

Our Terms of Business

Who are we?

Forces Mutual is a trading name of PMGI Limited which is authorised and regulated by the Financial Conduct Authority.

About our services

Our service includes arranging your insurance and helping you with any necessary amendments you may require on your policy.

For our Kit and Contents Insurance, Personal Accident, Travel, Cyprus Motor and Motorcycle Insurance you will not receive advice or a recommendation from us. We only offer cover from a single provider for these insurances. For information about the insurers for any of the policies detailed above, please refer to the Policy Summary or Policy Wording.

For our Life and Serious Illness products we offer an advised service, which is where we are able to provide you with advice and a recommendation after we have assessed your needs. We offer cover provided by Vitality Life, who cater for the needs of serving Armed Forces personnel.

For My Sovereign Investment (ISA) and Children's Bond you will not receive any advice or a recommendation from us. These products are provided by Scottish Friendly Asset Managers Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; FCA registration number is 188832.

Claims

For Kit and Contents Insurance, Personal Accident Insurance and Travel Insurance policies we process claims on behalf of the insurance provider. For Life & Serious Illness and Cyprus Motor and Motorcycle Insurance you will need to contact the insurance provider directly, claims contact details can be found in your Policy Summary.

What will you have to pay us for our services?

You will receive a quotation which will tell you about all costs and fees relating to your particular insurance policy.

If you bought a policy prior to 01/08/2017 that has a policy number starting FN, a £1.50 monthly administration charge applies.

Insurance premium tax

Where applicable, the premium we quote will include Insurance Premium Tax at the current rate of 12% (20% for travel insurance).

Cancellation

You have the right to cancel your policy without penalty within 14 days of receiving your policy documentation (30 days for our Kit and Contents Insurance and Life & Serious Illness). A fee may apply if:

- You ask us to cancel your insurance policy at any other time before its renewal date; or
- We cancel your insurance policy due to non-payment, or because you have not provided information requested by us, which is necessary for your insurance policy to remain in force.

Full details of cancellation terms and any fees are provided in your policy summary.

What to do if you wish to make a complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy, we would like to hear from you. You can contact our Customer Response Team either:

...By telephone: For Kit and Contents, Personal Accident, Travel, Cyprus Motor and Motorcycle and Life and Serious Illness products, please call on: 00 800 00 01 02 03

... By Email: complaints@forcesmutual.org

...Or in writing to: Forces Mutual, 100 Cedarwood, Chineham Park, Basingstoke, Hampshire, RG24 8WD

If for any reason we are unable to resolve the complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service. You can obtain further information by visiting www.financial-ombudsman.org.uk or by calling 0800 023 4567

Financial Services Compensation Scheme

PMGI Limited is covered by The Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if PMGI Limited cannot meet its obligations. This will depend on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For further information about the Scheme (including the amounts covered and eligibility to claim) please contact:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

0800 678 1100 <http://www.fscs.org.uk>

The Financial Services Compensation Scheme opening hours are: Monday to Friday 8.30am to 5.30pm, excluding public holidays

Client money

For Kit and Contents, Personal Accident, Travel, Cyprus Motor and Motorbike cover, we collect premiums as agents of the insurer. This means that premiums received by us will be treated as having been received by the insurer. This is a safeguard for you as it means that your money or insurance cover is not at risk should we become insolvent. We will not pay interest on premiums held.

Your Personal Information

We will use your personal information for the purposes of arranging and administering your insurance, including sharing your information with the relevant insurance company.

We may also share your information with third parties such as law enforcement agencies for the purposes of preventing and detecting financial crime, including insurance fraud.

Where we ask for information which constitutes sensitive personal data under the Data Protection Act 1998, we will ask you to consent to us processing that data.

With your consent, we will also provide you with information about other products and services offered by us and our partner, Harrison Beaumont Insurance Serviced Limited, which we think may be of interest.

Agreement to these terms

In seeking insurance through us, you agree to the terms set out in this agreement.

Get in touch today

If you would like to discuss, or obtain further information on, any of the products shown here or any of the range of products offered by Forces Mutual, you can ask your Forces Mutual Advisor or contact us on:

Product	Phone Number	Opening Hours
Car Insurance (UK & Germany) Motorbike Insurance (UK & Germany)	00 800 00 01 02 03 (or 0044 (0) 1256 748 046)	Mon to Fri 09:00 to 17:00
Life & Serious Illness Insurance Kit and Contents Insurance Personal Accident Insurance Travel Insurance My Sovereign Investment (ISA)	00 800 00 01 02 03 (or 0044 (0) 1256 748 046)	Mon to Fri 09:00 to 17:00
Germany Banking	0049 5254 85893	Mon to Fri 09:00 to 17:00



Forces Mutual were awarded Silver in the Ministry of Defence Employee Recognition Scheme in March 2016, in acknowledgement of their support to Defence Personnel.

It is a great honour to receive the Employer Recognition Scheme's Silver award, particularly because a prerequisite of this award is receiving a third party nomination. We are very proud of the fact that we were the first organisation of our kind to sign the Armed Forces Corporate Covenant, so it's great to have taken the next step less than two years later. We have plenty of plans for the year ahead and are looking forward to proving our commitment further still.