

Our Terms of Business

Accepting our Terms of Business

These terms of business form the agreement upon which PMGI Limited ("we", "our", "us") intend to rely when you instruct us to quote for, arrange or handle your insurances. For your own benefit and protection you should read them carefully before giving us your instruction. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the address below.

The Financial Conduct Authority

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority (FCA). Our registered office is Alexandra House, Queen Street, Lichfield, WS13 6QS. Our Financial Services reference number is 114942. You can check this on the Financial Services register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

About our services

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

We are an insurance intermediary acting on your behalf.

For our Kit and Contents Insurance, Personal Accident and Travel, you will not receive advice or a recommendation from us. We only offer cover from a single provider for these insurances. Kit and Contents, Personal Accident and Travel Insurance are underwritten by Ageas Insurance Limited. Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Kit and Contents Legal Expenses are underwritten by AM Trust Europe Limited, through Arc Legal Assistance Ltd. Arc Legal Assistance Ltd are authorised and regulated by the Financial Conduct Authority. AM Trust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Personal Accident Funeral Expenses and Death by Natural Causes cover is provided by The Ancient Order of Foresters Friendly Society Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Travel Legal Guard is underwritten by DAS Legal Expenses Company Limited.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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. My Sovereign Investment (ISA) and Children's Bond is provided by Scottish Friendly Assurance Society Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Details can be found on the Financial Services Register – registration no. 110002.

Claims

Claims are administered by the policy provider. Contact details can be found in your policy documentation.

Payment for our services

We receive commission from the insurers or product providers which is either a percentage of the total premium or the total asset value. If you wish to know how much commission we receive in respect of your policy please ask.

You will receive a quotation which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded. We draw your attention to the section headed 'Cancellation of Insurances'.

Cancellation of Insurances

You have the right to cancel your policy without penalty within 14 days of receiving your policy documentation (30 days for our Life & Serious Illness).

Full details of cancellation terms are provided in your Insurance Product Information Document or policy summary.

Funeral Cover can only be cancelled if you cancel the Personal Accident product fully.

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 and Life and Serious Illness products, please call on: 00 800 00 01 02 03.

By Email

groupcomplaintsteam@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 (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting www.fscs.org.uk

Handling client and/or insurer money

We act as the agent of the Insurer when collecting your money for Kit and Contents, Personal Accident and Travel policies. This means that when you pay us the money it is then taken as payment of the premium due and automatically becomes Insurer money. This is a safeguard for you as it means that your money or insurance cover is not at risk if we became insolvent. When we collect this money it is held in a separate bank account for the benefit of the Insurer.

Our Privacy Policy

We are committed to respecting and protecting your personal data.

The information you supply will be used by us to provide you with a quotation and to administer your insurance policy. We will also share your information with your Insurer.

What information do we collect about you?

The information we collect about you varies depending on the reason for the interaction but may include:

- Contact details and personal identifiers such as name, address, date of birth and National Insurance number
- Your job title and employment details
- Lifestyle and social circumstances and information about your physical and mental health
- Details about family members
- Details of when you contact us and when we contact you

How will we use the information we collect?

We will use the information we collect about you in the following ways:

- To provide you with products and services and notify you about important changes or developments to the features and operation of these products and services
- If you make an enquiry or request a quotation, to process your request
- To inform the advice we give you
- To administer offers, competitions and promotions
- To show you selected content / adverts via social media (you can use the preference settings of the social media provider to manage how and if these appear)

We are required by law to have a specific reason for collecting and using your personal data. Mainly, we rely on the need to use your information to enable us to provide the product or service you have requested. Sometimes we will rely on your consent for example, when using your information for marketing purposes.

If you have any questions about how your data is used you can contact our Data Protection Officer directly at compliance@pmas.co.uk or by writing to them at Compliance Department, Alexandra House, Queen Street, Lichfield WS13 6QS.

Who might we share your information with, and why?

We may share your information with third parties in certain circumstances including those listed below:

- Specialist media providers, to manage your preferences for receiving direct marketing
- Providers of printing and mailing services to produce and issue correspondence
- The provider of the product you have purchased from us. For example, if you purchase Life or Serious Illness cover we will share your information with Vitality Life.
- Credit reference agencies, to check your identity for the purposes of complying with the requirements to prevent financial crime (the agency will note this check on your file but it will not be available to third parties and it will not affect your credit rating)
- Law enforcement agencies and other financial organisations and industry bodies, for the purpose of fraud prevention
- Auditors and regulatory bodies as part of their oversight of our activities
- In addition some of our IT systems are supported by third parties who have access to ensure those systems continue to operate effectively

What precautions do we take to protect your information?

We take appropriate technical and organisational measures to prevent the loss, misuse or alteration of your personal information.

All personal information is stored on systems designed to meet applicable regulatory requirements and the majority are hosted in the European Economic Area (EEA).

Before personal information is processed outside of the EEA we will ensure that adequate safeguards to protect the data are in place. You can see our security policy online at the following address for more information <https://www.forcesmutual.org/about/security-policy>

Marketing

With your permission, we will send you information about products and services which we think may be of interest. You can select your preferred method of contact (email, post, telephone and/or SMS). You can change your mind and ask us to stop contacting you for marketing purposes at any time by emailing nomarketing@forcesmutual.org or calling 00 800 00 01 02 03.

How long do we keep hold of your information?

We will retain a record of your personal information for as long as you have a product or service with us, and for a period of time after you terminate those products or services to ensure we can comply with regulatory and legal requirements.

If you have made an enquiry or request a quotation but do not take out a product, we will retain a record of your personal information for 36 months.

How can I access the information you hold about me?

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact the Forces Mutual Team on 00 800 00 01 02 03.

In some specific circumstances you may have the right to request that we provide you with the information we hold about you in an electronic format so that you can transfer it to another provider. For more details contact our team on 00 800 00 01 02 03.

Conflicts of interest

Occasions can arise where we or one of our associated companies, clients or product providers may have a potential conflict of interest with business being transacted for you. If this happens and we become aware that potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

What if the information you hold about me is wrong?

We want to make sure that your personal information is accurate and up to date. You can ask us to correct information you think is inaccurate. To do this call us on 00 800 00 01 02 03.

In certain circumstances, you may have the right to object to us using your personal information or to have your information deleted. You can request this by calling us on 00 800 00 01 02 03.

Complaints

If you have any concerns about the way we use your information, you can raise these with us by following our complaints procedure. To find out more click here or call 00 800 00 01 02 03. You also have the right to refer your complaint to the Information Commissioner's Office at ico.org.uk or by calling 0303 123 1113.

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)	00 800 00 01 02 03 00 44 (0) 345 658 1140	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) 345 658 1140)	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.