

Notice to Policyholders – Forces Mutual Personal Accident Insurance

As a result of a review of this insurance cover with Ageas Insurance Limited it has been decided that claims handling will be managed by Ageas Insurance Limited with effect from 29 November 2018 for Personal Accident claims and by The Ancient Order of Foresters Friendly Society Limited for either a Funeral Expenses or Death by Natural Causes claim.

This notice explains the **changes** that apply to the '**how to make a claim**' and '**complaints procedures**' section of the policy wording and should be read in conjunction with your policy.

Please keep this notice safely with your policy documentation.

How to make a claim

The following replaces the wording found on page 4-5 of the current Forces Mutual Personal Accident Insurance Policy Wording

For Personal Accident claims, if you sustain an injury we recommend that you check your policy cover and if you wish to make a claim you should contact:

Ageas Insurance Limited
1 Port Way
Portsmouth
PO6 4TY

Telephone: 00800 00 01 02 03 or +44 (0) 345 658 1140.

When you have contacted **the insurer**, a claim form will be sent to you. This should be completed and returned to them at the address above along with any information, evidence or medical certificates that will be needed to deal with your claim.

If you do not notify **the insurer** of the claim within 90 days and this prejudices their ability to verify the claim, then, other than in exceptional circumstances, no benefit(s) will be paid in respect of the claim.

Please note that when contacting **the insurer** by telephone, calls may be monitored or recorded for reference purposes and to assist with staff training and for quality control purposes. You should refer to the General Conditions and Claims Conditions on pages 13-14 of this policy for full details of the claims procedures and conditions. Please note also the Provisions relating to the benefits tables, for each area of cover.

If **your** claim is in respect of either a Funeral Expenses or Death by Natural Causes claim, **you** should contact The Ancient Order of Foresters Friendly Society Limited on 00800 00 01 02 03 or +44 (0) 345 658 1140

Complaints procedure

The following replaces the wording found on page 5-6 of the current Forces Mutual Personal Accident Insurance Policy Wording

If **your** complaint is in relation to how **your** policy was sold please contact **us, we** are here to listen and to act. First class service is what **you** expect and what **we** aim to provide. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we** want to hear about it so **we** can put things right – **we** can be contacted at:

Write: Forces Mutual, 100 Cedarwood, Chineham Park, Hampshire. RG24 8WD

Email: groupcomplaintsteam@forcesmutual.org

Telephone: 00 800 00 01 02 03

If **your** complaint is in relation to a personal accident claim and how it is being handled, please contact the number provided to **you** on **your** claims documentation or please write to:

Customer Services Adviser
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Alternatively you can email your insurer via the website: www.ageas.co.uk/complaints (choose 'Other Products')

Telephone: 0345 1650910

The Insurer aim to resolve **your** concerns within 24 hours. It is likely that most difficulties can be resolved at this stage.

Please ensure **your** claim number is quoted in all correspondence to assist a quick and efficient response.

If **you** complaint is in respect of either a Funeral Expenses or Death by Natural Causes claim **you** should contact The Ancient Order of Foresters Friendly Society Limited, **you** can write to:

Complaints

Foresters Friendly Society
Foresters House
29/33 Shirley Road
Southampton
SO15 3EW

Email: complaints@forestersfriendlysociety.co.uk

Telephone: 0800 101 8313

When contacting The Ancient Order of Foresters Friendly Society Limited please ensure **you** provide the following information in addition to your complaint:

- a. **your** full name, postcode and contact phone number(s); and
- b. the type of policy and your policy and/or claim number

We or **the Insurer** promise to:

- Fully investigate **your** complaint
- Keep **you** fully informed of progress
- Do everything possible to resolve **your** complaint
- Learn from previous mistakes
- Use the information from complaints to continuously improve **our** service

You may approach the Financial Ombudsman Service if **you** have not received a satisfactory response after 8 weeks of **your** complaint being received. Once **we** or **the insurer** have issued a final response **you** have 6 months from the date of the final response to **your** complaint to refer the matter to the Financial Ombudsman Service. **We** or **the insurer** will remind **you** of the time limits in the final response. Following the complaints procedure does not affect **your** right to take legal action

The Financial Ombudsman Service contact details are:-

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
0800 023 4567 or 0300 1239123
www.financial-ombudsman.org.uk

The Financial Ombudsman Service opening hours are:
Monday to Friday - 8am to 8pm Saturday - 9am to 1pm

Ageas Insurance Limited



Registered office address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

PMGI Limited, trading as Forces Mutual



Registered office address

Alexandra House, Queen Street,
Lichfield, Staffordshire WS13 6QS

Registered in England and Wales No 1073408

PMGI Limited, trading as Forces Mutual is authorised and regulated by the Financial Conduct Authority.