



Notice to Policyholders – Forces Mutual Travel 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.

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 2 of the current Forces Mutual Travel Insurance Policy Wording

If **you** need to make a claim please contact **us** using the contact details shown below:

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

Telephone: 0345 122 3280

In the event of a medical emergency please refer to the 'who to contact if **you** need help following a medical emergency' section on page 14–15.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse **your** claim or reduce the amount of any claim payment.

1. Claims

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this **policy**.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

You or **your** legal representative must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense or to contact **your medical practitioner** to check **your** medical records. **We** may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

2. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

3. Fraud

Throughout your dealings with Forces Mutual and us we expect you to act honestly. If **you** or anyone acting for **you**;

- Knowingly provides information to Forces Mutual or **us** as part of **your** application that is not true and complete to the best of **your** knowledge and belief
- Knowingly makes a fraudulent or exaggerated claim under the **policy** or
- Knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged document in support of a claim or
- Makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then;

- **We** may prosecute fraudulent claimants
- **We** may make the **policy** void from the date of the fraudulent act

- **We** will not pay the claim
- **We** may not pay any other claim which has been or will be made under the policy
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date
- **We** shall not return any premium
- **We** may inform the police or military authorities of the circumstances.

Complaints procedure

The following replaces the wording found on page 40 of the current Forces Mutual Travel Insurance Policy Wording

If **your** complaint is in relation to how **your** policy was sold please contact Forces Mutual at:

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

Email: groupcomplaintsteam@forcesmutual.org

By telephone: 00 800 00 01 02 03

If **your** complaint is in relation to a claim, 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 122 3280

We 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.

We will:

- Fully investigate **your** complaint
- Keep **you** fully informed of progress

- Do everything possible to resolve **your** complaint

You may approach the Financial Ombudsman Service if **you** have not received a satisfactory response after 8 weeks of **your** complaint being received. Once a final response has been issued **you** have 6 months from the date of the final response to **your** complaint to refer the matter to the Financial Ombudsman Service. **You** will be reminded in the final response letter of the time limits. 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.