



Notice to Policyholders – Forces Mutual Kit 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**', '**complaints procedures**' and '**legal expenses**' 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 5-6 of the current Forces Mutual Kit Insurance Policy Wording

If **you** need to report a claim in respect of Legal Expenses please refer to the Customer Services Information section under Section 6 of this policy wording.

All other claims are handled by **the insurer**, the procedure is as follows:

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help, this is exactly what **the insurer** provides.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call the claims helpline on 00 800 00 01 02 03. Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **the insurer** will ask **you** for further information and may wish to arrange a visit and inspection.

To help **the insurer** deal with **your** claim quickly, please read this policy booklet carefully, particularly the General Conditions and Exclusions on pages 18-20.

Guidance when making a claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in this policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise **yourself** with any requirements.

Directions for claim notification are included under general conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Please see the General Conditions and Exclusions on pages 18-20 for full information.

Claims conditions require **you** to provide **the insurer** with any reasonable assistance and evidence that they require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **the insurer** to make an initial evaluation on policy liability and claim value. They may request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **the insurer** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Claims will only be considered if **your** monthly premium payment has been paid from the commencement of this insurance, up to and including the month in which the claim occurred and there are no outstanding payment defaults.

Preferred suppliers

The insurer takes pride in the claims service they offer to customers, their philosophy is to repair or replace lost or damaged property, where they consider it appropriate, and have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

In some circumstances **the insurer** can offer repair or replacement through a preferred supplier but will agree to pay a cash settlement that will not exceed the amount paid to the preferred supplier.

Complaints procedure

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

If **your** complaint is in respect of Legal Expenses please refer to the Customer Services information section under Section 6 of this 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 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.

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

Legal Expenses

The Legal Expenses section of this policy, is currently provided by Arc Legal Assistance Ltd and underwritten by Inter Partner Assistance. Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA ('IPA'). IPA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. IPA address details are: Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered No.: FC008998.

On the 1st of December 2018 this section of the policy, will be provided through Arc Legal Assistance Ltd and underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number. 202189. These details can be checked on the Financial Services Register at www.fca.org.uk

This replaces the wording found on page 3 of the current Forces Mutual Kit Insurance Policy Wording, and references on page 10 & 21, in respect of policy section 6: Legal Expenses

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.

