

Military Kit Plus Policy Summary

Policy Summary

This is a summary of the insurance provided by the Insignia Insurance Services Military Kit insurance policy. It does not contain the full terms and conditions of your insurance and does not form part of your insurance contract. This document provides a summary of the key features, benefits and limitations of the cover provided. Your full terms and conditions are shown in the policy wording.

Who is the Policy intended for?

This policy is intended for serving and former serving members of the British Forces, including Reservists and employees of affiliate MOD Organisations, individuals employed in Close Protection duties, friends and families who wish to insure their Military Kit, Personal Property and Home/Quarter contents (as selected) against loss or damage worldwide.

Features and Benefits

Military Kit

Accidental loss or damage to:

- Permanent and Temporary issue Military Kit on personal charge to you. Service uniforms, mess kit and equipment of a military nature purchased and owned by you.

Personal Property

Worldwide loss or damage to:

- Valuables such as jewellery, medals and cameras,
- Money and credit card liability,
- Personal effects such as phones, laptops, tablets and bicycles,
- Licence to Occupy Liability insurance for occupants of Service Family Accommodation, Substitute Service Families Accommodation, Single Living Accommodation, Mess Accommodation or equivalent accommodation.
- Liability to the public.

Home/Quarter Contents

- Household contents whilst in the home including clothes, home entertainment equipment, frozen food, documents, credit card liability, keys and locks, domestic heating oil and water. Students' belongings and emergency entry are also included.
- Loss or damage to contents caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, escape of water (such as burst pipes or tanks) or oil, theft, collision, collapse of aerials, falling trees.
- Contents in the garden including garden furniture, plants and trees.
- Contents during removals and in storage anywhere in the world.
- Accidental damage included as standard.

- Alternative accommodation.

- Liability to domestic staff, Unrecovered damages, Tenant's liability.

When a repair cannot be made, claims will be settled on a new-for-old basis provided that the property has been maintained in good repair.

Significant Exclusions and Limitations

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your individual quote.

General Exclusions

- The standard excesses and any increased amount you've agreed to pay shown within your policy wording or on the policy schedule.
- You must ensure that your property is insured for the correct amount. If you under-insure, you may only receive a proportion of the claim value.
- Riot, sonic bangs, reduction in market value, confiscation or detention, radioactive /nuclear contamination, gradual deterioration /maintenance and dual insurance.
- Your home must not be left unoccupied for over 60 days unless you are on an operational tour, in which case you must inform us of the unoccupancy.

Significant exclusions under Military Kit

- Loss or damage caused by, or in the process of, cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering.
- Theft or attempted theft from an unattended motor vehicle unless the item(s) are concealed from view, all windows are closed and all doors including the boot are locked.
- Military Kit more specifically insured by any other Policy.

Significant exclusions under Personal Property

- Loss or damage caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view and the vehicle is locked.
- To property more specifically insured by any other Policy.
- Theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle.

Significant exclusions under Contents

- Watercraft and mechanically propelled vehicles, excluding lawnmowers and wheelchairs.
- Contents more specifically insured by another insurance.
- Any part of the structure of the buildings other than fixtures and fittings for which you are responsible as occupier.

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- Loss or damage while the home is unoccupied or unfurnished.
- Loss or damage caused by domestic pets or vermin.

Policy Excess

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

Period of Insurance

This is an annual policy which automatically renews at the end of your 12 month period of insurance.

Details of the Insurer

The policy is underwritten by Arch Insurance Company (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

Applicable Law

Unless specifically agreed to the contrary, in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Your Cancellation Rights

Within the Cooling Off Period

You can cancel this policy by contacting Insignia Insurance Services in writing to Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980 within 14 days of either:

- the date you receive your insurance policy
- or
- the start of the period of insurance, whichever is the later.

If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Insurance Services in writing at Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

You may be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

Making a Claim

Of course we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the loss, damage or bodily injury is covered. This policy does not cover loss or damage caused by wear or tear.

Please telephone Davies Group Ltd on +44 (0) 344 856 2429 quoting the Policy number shown on the Schedule.

Making a Complaint

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or the handling of a claim, please contact:

Managing Director
Insignia Insurance Services
22 Queen Street
Salisbury
Wiltshire
SP1 1EY

Tel: +44 (0) 1722 597980
Email: admin@insigniainurance.co.uk

We will review your complaint and hope to resolve the issue. We will investigate the circumstances regarding your complaint and write to you with our response.

If you are not satisfied with our response, you may have the right to refer your case to the Financial Ombudsman Service. To qualify for this right as a business, you must have annual turnover and/or net assets below €2M and few than ten staff. The service can be contacted at:

The Financial Ombudsman
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 0123 (mobile users)
Email: complaint.info@financial-ombudsman.org.uk

Data Protection

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

Peace of Mind

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Information about the Compensation Scheme arrangements is available from the FSCS at www.FSCS.org.uk