

Kit & Personal Possessions

Policy Summary



This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

Insurer

The insurance for this policy is provided by a consortium of insurers comprising AXA Insurance UK plc, Royal and Sun Alliance Insurance Group plc, Equity Red Star and Allianz Insurance plc. Details of their proportionate shares are shown on the policy schedule.

Type of insurance and cover

The Kit & Personal Possessions policy is a single section personal possessions insurance policy which automatically includes cover for Issued Uniform and Kit, Damage to Service Accommodation, Cash and Credit Card cover and options to insure mobile phones and pedal cycles.

All sections - significant features and benefits

Cover for all possessions owned by you and for Issued Uniform and Kit, Damage to Service Accommodation anywhere in the world and in transit to and from your posting.

Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable

precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims, this is known as an 'excess'. For most claims the Kit & Personal Possessions Excess is £50, other than for Laptop claims where the Excess is £125
- Certain losses or damage if any endorsement /clause is shown on your policy schedule - e.g. theft cover may be restricted under the Military and Personal Property Section, unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals

Military and personal property cover

- see Military and Personal Property Cover section of policy booklet for details.

Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet. In addition cover is provided for

- your liability as occupier, employer, tenant and in a personal capacity
- all other accidental damage occurring that we regard as insurable, is covered
- cash and credit card cover (up to £500)

Significant and unusual exclusions or limitations

– see Military and Personal Property Cover Section of policy booklet for details.

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes
- Loss or damage to contact lenses, pedal cycles or mobile phones unless specified
- No cover is provided for parachutes and diving and climbing equipment whilst in use
- No cover is provided for service firearms and their ancillaries
- Restrictions apply for theft from an unattended vehicle. See policy booklet for details
- Theft of pedal cycles while away from home unless in a building or locked to an immovable object

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under Kit & Personal Possessions visit our website www.protectandserve.co.uk

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaints procedure. We the Insurers are members of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme depending on the type of insurance and circumstances of the claim.

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Underwritten by:

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