

# Military Kit and Personal Belongings Cover

Product Information Document

Company: The Military Mutual

Product: Starter Cover



This document provides key information you need to know about this cover provided by The Military Mutual. We do not provide advice on either the suitability of cover provided by The Military Mutual or on the levels of cover required. It is therefore important that you read the full set of documentation provided to ensure that you are satisfied that cover from The Military Mutual meets your needs and expectations. The complete cover information is provided in other documents such as the Cover Summary, Cover Wording, Your Information and Your Schedule. Please also refer to your cover documents for information about how to make a claim.

## What is this type of cover?

This is Military Kit and Personal Belongings cover is designed to protect members by covering the cost of repairing or replacing lost, stolen or damaged military kit and personal belongings including valuables, money and pedal cycles. It also includes cover for damage to MOD living quarters, holiday cancellation and cover for the cost of someone claiming against you if they are injured or their property is damaged.



### What is covered?

- ✓ Service uniforms, kit and equipment owned up to £5,000
- ✓ Service uniforms, kit and equipment issued up to £15,000
- ✓ Personal belongings and valuables up to £5,000
- ✓ Room contents up to £2,500
- ✓ Pedal cycles up to £500
- ✓ Mobile phones up to £750
- ✓ Household contents up to £2,500
- ✓ Downloaded information up to £250
- ✓ Money and bank cards up to £500
- ✓ Damage to living quarters up to £20,000
- ✓ Legal liability up to £2,000,000
- ✓ Holiday cancellation up to £1,500



### What is not covered?

- ✗ Sports clothing and equipment while being used
- ✗ Unattended personal belongings and valuables
- ✗ Pedal cycles used for racing, or stolen when not in a locked building or not locked to something that cannot move
- ✗ Theft from any building, vehicle, boat, hotel room or caravan unless there is evidence of a break in
- ✗ Scratches to spectacles and sunglasses
- ✗ Service firearms
- ✗ Unauthorised use of a bank card by anyone related to you
- ✗ Deliberate damage to your living quarters
- ✗ Holiday cancellation - if you knew someone going on holiday had a medical condition when you booked
- ✗ Terrorism, war, acts of foreign enemies, civil war, rebellion and any action to control, suppress or prevent them



## Where am I covered?

- ✓ Your kit and personal belongings, money, room contents, household contents, pedal cycles and mobile phones are covered anywhere in the world.
- ✓ Legal liability is covered anywhere in the world but restricted to 30 days in a row in the United States and Canada.



## Are there any restrictions on cover?

- ! Single items of kit worth more than £2,000
- ! Single items of personal belongings and valuables worth more than £1,500
- ! This cover is only available to members of H.M. Forces



## What are my obligations?

- You must answer questions about your cover and circumstances truthfully, accurately and to the best of your knowledge
- You must pay your contribution to The Military Mutual (the Mutual) on time
- You must try to stop accidents, protect your property from loss, theft or damage and keep it in good condition
- You must tell the Mutual if you stop being a member of H.M. Forces



## When and how do I pay?

The contribution payment you make for your cover can be paid in one amount or (if agreed) monthly. Payments can be annually via card payment or cheque or, monthly by direct debit.



## When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the terms of your policy.



## How do I cancel my contract?

You can cancel your cover at any time. If you cancel in the first 14 days you will be refunded the money you paid for that cover period. If you cancel at any other time you will be refunded any money paid for the cover period after the cancellation date. You will not receive a refund if you claim or something has happened that could result in a claim.