

Home, Contents & Kit Insurance

Insurance Product Information Document



Company: Services Family Ltd Product: Home, Contents & Kit Policy

This insurance is wholly underwritten by Great Lakes SE whose UK branch is registered in England and Wales except for the Family Legal Expenses cover which is underwritten by AMTrust Europe Ltd. This insurance is distributed by Services Family Ltd. Services Family and Services Family Insurance are trading names of Services Family Ltd which is an appointed representative of Ambant Underwriting Services Ltd, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Services Family Ltd is registered in England and Wales company number 09079706. Registered office at 22 St Peter's Street, Stamford, PE9 2PF.





This is a summary of the key information relating to the Insurance Policy. You will find all the terms and conditions in the policy documents. The sections you have chosen to cover, the agreed limits and sums insured are specified in your policy Schedule. The policy documentation provides complete information on the product. It is vital you tell us immediately if any of the information is incorrect.

What is this type of insurance?

This is an exclusive Service Personnel's insurance policy covering your accommodation, possessions, personal military equipment and many of your liabilities to the public when acting as a private individual. During your Service, it will not be normally cancelled and will "travel" as you move from one service location to another. **This is a policy where you can choose parts of the policy to suit you.**

 What is insured?	 What is not insured?
Your Home (if selected by you)	
<ul style="list-style-type: none"> ✓ Your DIO/MoD approved accommodation. ✓ MOD Contents replacement. ✓ Your personal liability for injury or property damage. 	<ul style="list-style-type: none"> ✗ Any loss or damage to any non DIO approved accommodation that you live in. ✗ See General Exclusions below
Your Home Contents (if selected by you)	
<ul style="list-style-type: none"> ✓ Loss and Damages to household goods and furniture that belong to you. ✓ Accidental damage in the home ✓ Replacing food in freezer or fridge if your appliance breaks down or after a power failure. ✓ Temporary removal and storage of contents 	<ul style="list-style-type: none"> ✗ See General Exclusions below
Your Military Kit & Equipment (automatically included if you choose Home Contents cover)	
<ul style="list-style-type: none"> ✓ Your Kit, uniform, and equipment issued to you. ✓ Medals and Decorations. 	<ul style="list-style-type: none"> ✗ Cover is limited to £25,000 for temporary issued equipment. ✗ See also General Exclusions below
Your Personal Effects (automatically included if you choose Home Contents cover)	
<ul style="list-style-type: none"> ✓ Loss damage or theft subject to the conditions in the policy. ✓ Your portable items anywhere in the world (including accidental damage or loss). ✓ Jewellery, credit cards, wedding gifts and Christmas gifts. ✓ Cover when you or your family are living away from home (eg College). ✓ On deployment – if authorised. 	<ul style="list-style-type: none"> ✗ Loss or damage suffered by sports equipment remote controlled models and watercraft and surfboard etc during use. ✗ Theft or damage to pedal cycles way from your home unless properly locked and secured. ✗ See also General Exclusions below.

Your Personal Public Liability (included whichever options you choose)	
<ul style="list-style-type: none"> ✓ Any liability as an Occupied of the home for bodily injury and property damaged by an accident at your home. ✓ Any liability for bodily injury or damage to property caused by you by accident. 	<ul style="list-style-type: none"> ✗ When on deployment or on military duty. ✗ Caused by any road, water vehicle or aircraft. ✗ Arising out of any criminal or violent act. ✗ Legal Liability incurred in US.
Employer's Liability (included with Home Contents)	
<ul style="list-style-type: none"> ✓ Liability to your domestic employees (eg cleaners) for injury. 	<ul style="list-style-type: none"> ✗ Except if arising from any road or water vehicle or aircraft. ✗ Except if arising from communicable diseases.
Key General Exclusions for Your Home, Contents, Kit and Personal Effects	
<ul style="list-style-type: none"> ✗ Wear and Tear or other gradually occurring causes including (but not only) age, mildew, rust mould or rot. ✗ Losses caused by vermin or your pets and animals. ✗ Losses that arise out of cleaning and repair of your personal possessions. ✗ Faulty design or workmanship. ✗ Loss or damage during alteration, cleaning, or repair. ✗ Mechanical or electrical breakdown. ✗ Deliberate or criminal acts by you or a member of your family living in the home. 	

Family Legal Expenses Cover (automatically covered if you choose Home Contents cover)	
	
What is insured?	What is not insured?
<ul style="list-style-type: none"> ✓ Family legal expenses protects you against legal costs to protect your legal rights if you become involved in a dispute that is covered by this section. You also have access to a range of free helplines offering legal and tax advice, identity theft resolution, a counselling service and our Consumer legal services website which allows you to create legal documents online. 	<ul style="list-style-type: none"> ✗ Claims arising from an insured's employment as a serving member of, or on a temporary attachment to, the UK Armed Services or affiliated organisations. ✗ Claims that do not have a 51% chance or more of success. ✗ Circumstances existing before your cover starts. ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
	
Are there any restrictions on cover?	
Are there any restrictions on Family Legal Expenses cover?	
<ul style="list-style-type: none"> ! Claims must be reported to us during the period of insurance. ! The most the insurer will pay is £75,000 for all claims arising from the same originating cause. ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued. 	
Are there any restrictions on cover (excl. Family Legal Expenses cover)?	
<ul style="list-style-type: none"> ! All covers are subject to an excess which is the amount you will have to pay of each claim. ! March in & out and Temp. Removal & Storage Cover have a limit of £1000 on any item even if you declared a higher value ! We will not pay more than the sums insured or limits specified in the Schedule or within the policy wording. 	
	
Where am I covered?	
Where am I covered (Family Legal Expenses cover)?	
<ul style="list-style-type: none"> ✓ You are covered for disputes in the UK, Isle of Man and Channel Island courts. For contract disputes and to pursue personal injury claims you are also covered in the EU, Norway and Switzerland. 	

Where am I covered (excl. Family Legal Expenses cover)?

- ✓ Worldwide for your possessions and in all DIO/MOD approved accommodation (excluding those in USA & Canada). Your Personal Liability excludes US & Canada.



What are my obligations?

- You must make a fair presentation of the risk and take reasonable care to give complete and accurate answers to any questions we ask and must tell us immediately if any of the information contained in the Statement of Fact changes or is incorrect.
- You must contact the insurer as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the policy
- You must take all reasonable steps to prevent loss, damage, or an accident
- You must inform insurers at least 1 month before your Service ends.
- You must not admit liability for injury to an employee or a third party without the insurer's written permission.



When and how do I pay?

- The payment plan is detailed on the schedule.



When does the cover start and end?

- The start dates of cover are specified in your policy schedule the end date is the close of your service.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting Services Family Limited.
- You can cancel your policy within 14 days of purchase or renewal counting from the date you received your documents electronically.
- If you cancel the Policy within the 14 day period then you will receive a full refund of premium, no cover will have been in place from the date of inception and you will not be able to make a claim on the policy.