

THE SERVICES FAMILY

HOME, KIT & CONTENTS COVER

The Insuring Clause - Our Promise to You

We agree, in return for **you** paying in advance the premium shown in the **schedule** and subject to the terms of this **policy**, to insure **you** against loss of damage to **your home** and possessions, which **you** own or are legally responsible for by means of a lease or other written agreement, as well as any legal liability **you** may incur as a private citizen during the period shown in the schedule.

This contract of insurance between **you** and **us** is made up of this **policy**, the **schedule** and any **endorsements** that may be made to it in the future. The policy **we** offer is based on the information and statements **you** made in the **statement of facts** a copy of which **we** have sent **you**.

Please remember to read the policy documents very carefully. **We** have made them as simple and straightforward as **we** can, but please check over the **schedule** and the **statement of facts** to ensure that they are correct and match **your** needs. It is very important to **you** and **us** that:

- **You** are clear which sections of cover **you** want to be included
- **You** understand what each part of the policy covers
- **You** understand **your** own duties and rights under this policy

Remember the policy will only continue while **you** maintain the payments shown in the **schedule** or as amended by **endorsement** – if **you** fail to pay the premium in time it will make **your** policy invalid.

Services Family Special Feature: Service-Long Cover

This policy is only available to **you** as a serving member of the UK Armed Services and is a continuous policy for as long as **you** remain in the services. **We** will even cover **you** on operational training or deployment, provided the possessions **you** take are authorised. **Your premium** will be reviewed annually, and **we** will advise **you** if there is a change in the **premium**, up or down, and every year **you** will be given an option to review the policy contract.

We will cover **your** Home and Contents in any DIO sanctioned service accommodation whether in SLA, SFA, SSLA or SSFA anywhere in the United Kingdom and in the European Union or SBA Cyprus and in any British Territories.

We also cover **you** for **your** Military kit, **Personal Possessions**, legal liability, and many other features set out below.

Portability

Under this policy, **you** do not have to cancel, renew, or reapply for **your** cover for any move **you** make between DIO approved accommodation, of any type, whilst in Service. **However**,

you may pay a higher or lower premium depending the category of **your** new accommodation.

We do require **you** to inform **us** of **your** new address and type of DIO approved accommodation as soon as possible. In the event of a claim, this information will help **us** to shorten the time needed to settle any claim with **you** more quickly.

The cost of the **policy** will depend on the category of accommodation and the value of **your** personal contents and possessions. Any additional coverage options **you** select will add to the cost of **your policy**.

Your Responsibilities & Rights & Duties

- **You** must inform **us** at least one month before the end of **your** service in the UK Armed Services or **you** are going to leave DIO approved accommodation. **We** will then make **you** an offer of insurance on **your** new home.
- It is **your** responsibility and very important to be sure the amount **you** insure under the policy represents the full value of **your** personal possessions. The estimates **you** provide will be set out in the Schedule. **You** must tell **us** of any specific items that are valued at over £1000 and check that they are correct in the Schedule. If **you** see anything that is wrong, **you** must tell **us**.
- **You** also must tell **us** in writing if **you** make any acquisitions over £1,000 during **your** policy. **We** will write to **you** every 12 months and ask **you** to confirm that the declared value of **your possessions** is correct. Note **you** do not have to make any valuation for **your** Service accommodation.
- **You** have the right to be treated fairly if **you** make a claim or complaint. **We** are obliged to investigated promptly and keep **you** informed about developments in **your** case. **We** set out **your** rights in detail below.
- **You** have 14 days from the date **you** receive **your** insurance **policy** to cancel and the right to receive a full refund (without any deductions) of **your** premium, unless **you** have made a claim against this policy in the meantime. If **you** wish to cancel **your policy**, please contact **us** at support@servicesfamily.insure or 0800 029 3585.
- **You** must take reasonable care to provide accurate and complete answers to all questions asked when taking out or making changes to this Policy. **You** must inform **us** if any of the information included within **your** Statement of Fact or Schedule is inaccurate or incomplete, or changes materially during the policy period. If the information provided by **You** is inaccurate or incomplete then **we** may decide to cancel **your** policy, treat **your** policy as if it never existed, refuse to deal with any claim or reduce the amount of any claim payment.

GEOGRAPHICAL LIMITS

The general **territorial limit** under this **policy** is the United Kingdom, European Union, and British Territories (unless otherwise stated).

However, for the following specific covers **we** agree to cover you World-Wide:

- **Your contents** which you are permitted to take on deployment.

- **Your military** uniforms and equipment.
- **Your** medals and decorations.
- Some sections of **Your personal** liability cover.
- Pedal Cycle cover.

DEFINITIONS

Wherever the following words appear in **bold** in this insurance policy they will have the meanings shown below:

Accident / accidental damage / damage	unintended sudden and unexpected event caused by external means.
bodily injury	death or physical trauma.
buildings	the permanent structures of your home and garden as well as any out-buildings within the boundaries of the address specified in the schedule as your home ; including fixtures and fittings , decorations, domestic fixed oil-tanks, mains supply and cables at the address specified in the schedule which for which you are legally responsible.
computer(s)	Any desktop or laptop and any connected (physically or by wireless) peripheral device INCLUDING any console (including portable and handheld) used for the purpose of gaming and/ or streaming/ playing media (visual and/or audio).
computer virus	a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature including but not limited to 'Trojan Horses', 'Worms' and 'Zombies'.
contents	household goods, sanitary ware, mirrors white goods, furniture, portable light fittings, personal possessions at your premises all belonging to you or for which you are legally responsible, including: <ol style="list-style-type: none"> 1. contents in domestic outbuildings and garages at your home – up to the limit set out - in the schedule; with a maximum limit any one article of £1000 unless agreed otherwise by us and specified on the schedule. 2. homeworking office equipment, but not exceeding £5000 in total with a maximum limit for any one item of £1000. 3. money up to £500 in total - see Special cover for Money & Credit Cards. 4. credit cards up to £1000 in total - see Special cover for Money & Credit Cards. 5. your personal effects and those of persons visiting you with your consent up to a limit £250 per person, if those personal effects are not already insured by the visitor. 6. property in the open including garden furniture, garden machinery, permanently fixed statues and ornaments, pool covers and other similar articles which are normally kept outdoors, but, within the boundaries of your home; up to £2500 in total with a maximum limit any one article of £500. 7. valuables and jewellery; but not exceeding £1500 in respect of any one item/ set or collection unless otherwise specified on the schedule.

	<p>8. watercraft that are not motorised i.e. non-motorised dinghies, canoes, kayaks, surfboards, windsurfers.</p> <p>BUT EXCLUDING</p> <ol style="list-style-type: none"> 1. Electrically or mechanically propelled or assisted vehicles including motorcycles, quad bikes, and watercraft, UNLESS they are: <ul style="list-style-type: none"> • domestic gardening equipment, golf carts, models and toys. • designed to assist disabled persons which are not registered for road use. • Surfboards, water skis, snowboards, and skis. • Bicycles and electrically powered bicycles or scooters. • motorcycles with an engine capacity less than 51cc and quad bikes, which are not registered for road use and used solely within the home's boundaries. 2. caravans, trailers, and non-motorised horse boxes. 3. Aircraft, drones, quadcopters, or anything for manned flight; or accessories or parts for them. 4. any plant, animal or living creature. 5. any part of the buildings. 6. property and tools held for business purposes excluding documents or deeds. 7. homeworking or business equipment unless used for clerical or military use. 8. Property more specifically insured under a separate policy
credit cards	credit cards , charge cards, debit cards, bankers' cards, and cash dispenser cards.
electronic data	facts, concepts, and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
endorsement	a change in the terms and conditions of this insurance policy agreed by us in writing.
excess	the first monetary amount of a claim which you are required to pay, after the final agreed value of the claim has been established.
family	any of your family members (including adopted children, stepchildren, and foster children), fiancé(e)s, cohabiters, or partners. Family does NOT include boarders, lodgers, paying guests or tenants.
flood	any inundation of water such as from river, lakes, and sea or from artificial watercourses such as drains and sewers or from overland flow.
home	your DIO issued private dwellings and where applicable the garden and all the buildings within the boundaries of the address shown in the schedule .
homeworking office equipment	any computer , office equipment or furniture used for or in connection with your business or profession.
jewellery	watches, items containing gemstones, gold, silver or other precious or semi-precious metals or stones, or articles composed wholly or in part of any of them.
occupant	a person or persons authorised by you and your base commander where applicable to stay in the home overnight.

money	current legal tender, cheques, postal and money orders; postage stamps not forming part of a stamp collection; savings stamps and savings certificates, travellers' cheques; premium bonds, luncheon vouchers and gift tokens; all belonging to you or for which you are legally responsible and held by you for private or domestic purposes.
Military Kit	Permanent Issue Kit: a. Service uniforms, service equipment on continuous personal charge for your sole use. b. Mess kit, uniforms, equipment of a military nature purchased and owned by you . Temporary Issue Kit: Temporary Issue service equipment on personal charge to and for your sole use.
Licence to Occupy Agreement	the DIO approved contract that permits you to live in your Home .
period of insurance	the length of time for which this insurance is in force
personal effects	Military Kit , clothing, jewellery , furs, baggage, sports equipment, musical instruments, portable computers and games and/ or multimedia consoles , mp3 players, binoculars, telescopes, cameras, mobile phones and other similar items of a personal nature normally worn, used or easily carried and conveyed by hand by you in your daily life which you own or for which you are responsible BUT EXCLUDING money, credit cards , securities, car keys, car alarm controls and pedal cycles.
premises	the insured address which is named in the schedule
sanitary ware	washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
schedule	the schedule forms part of this insurance contract and contains details of the premises and sums insured to be covered;
territorial limits	the ' territorial limits ' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and Permanent Service bases and journeys between these countries. Military bases and DIO approved married quarters in the European Union and British Territories. Note: For certain liability covers the scope is world-wide and these are specifically referenced in the policy.
unoccupied	the property is unoccupied when it has not been lived in by you or your Family for more than 61 consecutive days.
valuables	art, furs, antiques, and collectibles of particular value due to their age, style, artistic merit, or collectability including furniture, pictures, paintings, jewellery , porcelain, china, glass and items of a brittle nature, gold, silver or gold and silver-plated items, stamps, and coin collections; and collections or sets of objects whose value lies in the existence of the collection or set rather than in an individual item of it.
Visitor	a non- family member who is in your home with permission from the base commander where applicable for not more than 14 days and who is not paying to stay.
we / us / our	Great Lakes Insurance SE – UK Branch.

<p>You / your / insured</p>	<p>the person or persons named in the schedule and all the members of your family, and relatives who are authorised to permanently live in the home.</p>
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EXCLUSIONS FROM COVER

Limits and Excess: We will never pay the **policy excess**, nor will we pay any amount above the **limits** set out in the **schedule** for any cover under this **policy**.

Hidden or Gradually Operating Cause: We will never pay for any loss or damage due to any gradually operating causes including but not limited to wear and tear, moth, vermin, infestations, rust oxidation, warping, shrinkage, wet or dry rot, mould or frost.

Cleaning and Repair: We will never pay for any damage or deterioration caused during any process of cleaning, dyeing, repair, dismantling, renovation, restoration, re-framing or whilst being worked upon.

Animals: We will never pay for loss or damage caused by chewing, tearing, scratching, or fouling by animals.

Light or Damp: We will never pay for loss or damage for damage caused by dryness, dampness, extremes of temperature or exposure to light.

Breakdown: We will never pay for loss or damage from mechanical or electrical faults, failure or breakdown.

Faulty Design or Workmanship: We will never pay for any loss or damage arising from faulty design, specification, workmanship, or materials.

Deliberate Acts: We will never pay for loss or liability arising out of unlawful acts, wilful, or deliberate or malicious damage by **you** or members of **your family** or by **your** tenant, guest, domestic staff, or visitor.

Pre-existing Damage: We will never pay for any loss or damage occurring before the start date as set out in the **schedule** of this **policy**.

Claims: We will not pay for costs incurred in preparing a claim.

Vehicle: We will not pay for loss or damage to any vehicle

Fraud etc.: We will not pay for loss or damage where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.

Other Insurances: We will not pay for loss or damage more specifically covered by another policy of insurance.

Data Exclusion: We will never pay for any loss or damage, destruction, distortion, erasure or alteration of any **electronic data** from any cause whatsoever and the loss of use, reduction in functionality, speed, or productivity, cost, or expense of whatever nature resulting from any cause or event contributing concurrently or in any other sequence to the loss.

HOWEVER, this exclusion will not apply in the event of a fire or explosion resulting from a

matter described above, this insurance will cover physical damage to buildings contents or possessions that occurs during the **policy** period.

Cyber: Any loss or damage caused to equipment by **computer virus** or cyber- attacks (which is an attempt by hackers to damage or destroy a computer network or system). Equipment includes computers insured by the **policy** and anything else which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. **We** will not be liable for liabilities arising from **computer virus** attacks or cyber-attacks.

Micro Organisms: **We** do not cover loss or damage arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

Contamination, Pollution and Disease: **We** do not cover any liability, loss or damage caused directly or indirectly by;

- a) Contamination, pollution, soot, deposition, impairment with dust, chemical precipitation, adulteration or impurification.
- b) Poisoning, disease or illness, Epidemic, or Pandemic (including any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health. Epidemic means, a sudden, large-scale manifestation of an infectious disease. Pandemic means a worldwide Epidemic of a disease as declared by the World Health Organisation.

Radioactive Contamination:

1. Loss or damage to any property, or any loss or expense resulting or arising therefrom, or any other loss, damage or additional expense following on from the event for which **you** are claiming.
2. Any legal liability directly or indirectly caused by or contributed to, by, or arising from:
 - Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
 - Any weapon of war.

War and Civil War: This Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Terrorism: This Policy excludes loss, damage, cost or expense directly or indirectly caused by, or in connection with any act of terrorism.

Terrorism means an act, including but not limited to the use or threat of force or violence, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or

similar purposes including the intention to influence any government and / or to put the public, or any section of the public, in fear.

We also exclude loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If **We** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**.

If any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Asbestos: **We** do not cover any loss arising out use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to such liability.

THE MILITARY HOME, KIT, CONTENTS & LIABILITY COVERS

MILITARY KIT

Your Service Uniform and Equipment

We will cover:

- the Military uniforms, clothing, service equipment issued to **you** on a permanent OR temporary personal charge for **your** sole personal use and on **your** personal responsibility under regulations.
- the medals and decorations awarded to **you** against loss or damage anywhere in the world.

Special Exclusion: **We** will not cover any items of uniform or equipment taken outside **your** place of work without authorisation.

HOME & DIO/MoD CONTENTS

We will insure **your home** and the **contents** for which the DIO is responsible to the owner or lessor of the property, but which are **your** responsibility under the **Licence to Occupy Agreement you** signed for **your home**. These items are covered up to the limit specified under regulations or set out on the **schedule**, whichever is the lesser.

YOUR CONTENTS IN THE HOME

Subject to the limits set out on the **schedule** and the terms of this policy **we** will insure **you** for loss and damage to the **home contents** which **you** own, during the policy period.

MARCH-IN MARCH-OUT

If **you** use DIO-approved removers AND have used any allowance **you** have under regulations to buy specialist removers insurance **we** shall cover fire, lightning, explosion, earthquake, theft or attempted theft while **your contents** are being moved to **your new home** or to or from any bank, safe deposit or furniture store/depository.

If **you** do not use DIO-approved removers then the cover will be limited to theft from the vehicle used provided it was locked and, if left over night, kept in a locked garage or secure car park.

Note:

- This specific cover applies after **you** have failed to recover from the remover's insurance, if any, although **we** shall not apply the excess of the **policy**.
- In this specific cover **we** will not be liable for more than £1,000 in respect of any single item, pair, set or collection.

Christmas, Wedding or Civil Partnership Gifts

We will increase the sums insured under this section by 10% to pay for loss of, or damage to, Christmas Gifts by any insured peril whilst in the **home** during the month of December. This cover is limited by the same terms as the definitions of **contents** in this policy.

We will increase the sums insured under this section by 10% to pay for loss of or damage to Wedding or Civil Partnership Gifts by any cause not excluded under this **policy** whilst in the **home** during the 30 day period before and the 30 day period after the ceremony. This cover is limited by the same terms as the definitions of **contents** in this policy.

Temporarily Removed Contents

If not insured under another policy of insurance whilst they are temporarily removed from the **premises**, then this **policy** will cover **your contents** against loss or damage under any section of this policy while those **contents** are:

- in any occupied private dwelling.
- in any **buildings** where **you** are living or working.
- in any building for valuation, cleaning, or repair.
- in any furniture store/ depository.
- in any bank or safe deposit.

Note:

- In this specific cover **we** will not be liable for more than £1,000 in respect of any single item, pair, set or collection.

Loss of Keys

We will cover costs **you** have to pay for replacing locks to safes, alarms or outside doors in the **home** following theft or loss of **your** keys.

Domestic Freezer Cover

We will pay for the cost of replacing **your** food in **your** fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes.

EMPLOYERS LIABILITY - ACCIDENTS TO DOMESTIC STAFF

Cover:

We will indemnify **you** for amounts **you** become legally liable to pay, (including costs and expenses which **we** have agreed in writing), to any person who is in **your** personal domestic service and is under a contract of service with **you**:

- for loss of or damage to their property.
- for death, injury, illness, or disease.

by accident happening during the **period of insurance** and resulting from the work they are employed by **you** to do, within the **territorial limits**.

Special Exclusions for this section only:

We will not indemnify claims against **you**:

- a. for loss of or damage to property, death, injury, illness, or disease arising directly or indirectly:
 - from any vehicle, caravan, trailer, watercraft, boards, or aircraft, or any parts and accessories for these items.
 - from any communicable disease or condition.
- b. anywhere outside the **territorial limits** unless otherwise agreed by **us** and specified on the **schedule**.
- c. **we** will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, including the costs and expenses which **we** have agreed in writing.
- d. A person employed by **you** in any capacity in connection with any business, trade, profession or employment.

PERSONAL EFFECTS COVER OUTSIDE THE HOME

We will cover **you** for theft or loss or **accidental damage** from any external or visible cause to **your personal effects, jewellery credit cards, money** and, if **you** choose to insure them, **your pedal cycles**.

Provided that, at the time of the theft or accident these items were in **your** or an authorised person's custody or control anywhere in the **territorial limits**.

Special Exclusions for Personal Effects outside the Home

We will not pay out;

- a) any amount over £1500 for any one item, pair or set unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**.
- b) for loss or damage of any sports equipment whilst in the course of play or use.

- c) for theft or disappearance of **jewellery** from baggage unless such baggage is carried by hand and under **your** personal supervision.
- d) if caused by theft or attempted theft from an unlocked hotel room.
- e) **we** will pay up to £500 for any one incident in respect of theft or disappearance of property from a vehicle when such vehicle is locked but left unattended.
- f) for any loss or damage to remote controlled models when they are being used.
- g) for loss or damage to dinghies, canoes, kayaks, surfboards, or windsurfers whilst in the course of use.
- h) for loss or damage to pedal cycles unless **you** have purchased the Pedal Cycles extension cover.

CONTENTS AWAY FROM THE HOME - SPECIAL EXTENSION

We will cover **Accidental damage** or loss to items belonging to or in the custody of **you** or the members of **your family** whilst residing away from **your home** at boarding school, service mess or in University approved accommodation for the purposes of education or **your** service.

We will never pay for losses by reason of theft of unattended articles unless such articles have been taken following a violent and forcible entry and/or exit and subject to a limit of £2500.

MONEY & CREDIT CARDS

We will cover **you** for the following, subject to the terms and limits of this **policy**:

- theft or accidental loss of **money**.
- any amounts which **you** become legally liable to pay as a result of unauthorised use following loss or theft of **your credit card(s)**.

provided always that within 24 hours of **your** discovering any such loss or theft, **you** have notified the Military Police and, in the case of **credit card(s)**, the card issuing company; and **you** have complied with all other conditions under which **your credit card(s)** were issued to **you**.

Special Exclusions

We will not cover loss of **money** due to **your** mistakes error or omission and for theft or disappearance of money from baggage unless such baggage is carried by hand and under **your** personal supervision.

We will not cover **you** for loss of **money** where sums were lost during Storage of contents.

PEDAL CYCLES EXTENSION COVER

We will cover **you** for the cost of repairing or replacing **your** pedal cycles following:

- theft or attempted theft.

- **accidental damage**

anywhere in the **territorial limits**

We will never pay

a) for loss or damage to:

- tyres.
- lamps.
- accessories.

unless the cycle is stolen or damaged at the same time.

b) for loss or damage while the cycle is used for racing or pace making or is let out on hire or is used other than for private purposes.

c) to replace a stolen cycle unless it was secured by a suitable locking device to an immovable object or motor vehicle or kept in a locked building at the time of the theft.

PERSONAL LIABILITY COVER

We cover **you** as occupier of **your home (not its ownership)** for any amounts **you** become legally liable to pay as damages for

- **bodily injury.**
- damage to property.

caused by an accident happening at the **premises** during the **period of insurance.**

OR

as a private individual for any amounts **you** become legally liable to pay as damages for

- **bodily injury.**
- damage to property.

caused by an accident happening anywhere in the world during the **period of insurance.**

Special Exclusions for Personal Liability Cover

We will not cover **you** in the following circumstances, any claim:

- for **bodily injury** to:
 - **you**, or a family member.
 - any person who at the time of sustaining such injury is engaged in **your** service
- arising out **your** criminal or violent act to another person.
- arising directly or indirectly from **your** deployment on active service or while **you** are carrying on any profession, occupation, business, or employment.
- which **you** have assumed under contract and which would not have otherwise attached.
- arising out of ownership, possession or use of:
 - any motorised vehicle **except**:
 - pedestrian controlled gardening equipment used at the **premises.**
 - vehicles designed to assist disabled persons, which are not registered for road use.
 - any power-operated lift.
 - any aircraft, powered model aircraft or drones.
 - any dog as defined under the Dangerous Dogs Act (1991).

- horses, ponies, donkeys, or mules.
 - any watercraft or board designed to be used on or in the water other than sailboards, surfboards, windsurfers, dinghies, or those solely propelled by oars or paddles which are hand or foot operated.
- f. arising out of **your** ownership, occupation, possession or use of any land or building that is not within the premises.
- g. if **you** are entitled to indemnity under any other insurance, including but not limited to horse or travel insurance, until such insurance(s) is exhausted.
- h. Any action for damages brought in a court outside the United Kingdom, the Isle of Man or the Channel Islands.
- i. In Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance.

Limits for Liability Cover

- £3,000,000 for any one accident or series of accidents arising out of any one event, including the costs and expenses which **we** have agreed in writing.

FAMILY LEGAL EXPENSES COVER

This cover under this section is provided by ARAG plc.

Special Additional Definitions for Family Legal Expenses Cover

Any words or expressions listed below will carry the same meaning wherever they appear in the policy in bold, unless stated otherwise and will appear. Additional definitions can be found in the Policy Definitions.

appointed advisor	<ul style="list-style-type: none"> • the solicitor, accountant, or other advisor (who is not a mediator) appointed by ARAG to act on your behalf. • the mediator appointed by ARAG to provide impartial dispute resolution in relation to a claim accepted by ARAG.
collective conditional fee agreement	<p>a legally enforceable agreement entered into on a common basis between the appointed advisor and ARAG to pay their professional fees on the basis of either:</p> <ul style="list-style-type: none"> • 100% “no-win no-fee” or, • where discounted, that a discounted fee is payable.
conditional fee agreement	<p>a legally enforceable agreement between you and the appointed advisor for paying their professional fees on the basis of either:</p> <ul style="list-style-type: none"> • 100% “no-win no-fee” or, • where discounted, that a discounted fee is payable.
insurer	AmTrust Europe Limited.
legal costs and expenses	<ul style="list-style-type: none"> • reasonable legal costs and disbursements reasonably and proportionately incurred by the appointed advisor on the standard basis and agreed in advance by ARAG. The term “standard basis” can be found within the Courts’ Civil Procedure Rules Part 44. • in civil claims, other side’s costs, fees and disbursements where you have been ordered to pay them or pays them with ARAG’s agreement.

	<ul style="list-style-type: none"> reasonable accountancy fees reasonably incurred under Insured event 6 Tax by the appointed advisor and agreed by ARAG in advance. your basic wages or salary under Insured event 8 Loss of earnings while attending court or tribunal at the request of the appointed advisor or whilst on jury service where lost wages or salary cannot be claimed back from the court or tribunal. the reasonable cost of phone calls, postage (including special delivery), image scanning, photocopying or credit reports incurred under Insured event 9 where you have taken advice from ARAG's Identity Theft Advice and Resolution Service.
reasonable prospects of success	<ul style="list-style-type: none"> other than as set out below, a greater than 50% chance of you successfully pursuing or defending the claim and, if you are seeking damages or compensation, a greater than 50% chance of enforcing any judgment that might be obtained. Under Insured event 2 Contract, there must be a greater than 50% chance of successfully defending the claim in its entirety. In criminal prosecution claims where you: <ul style="list-style-type: none"> a) pleads guilty, a greater than 50% chance of reducing any sentence or fine or, b) pleads not guilty, a greater than 50% chance of that plea being accepted by the court. In all claims involving an appeal, a greater than 50% chance of you being successful. <p>Where it has been determined that reasonable prospects of success as set out above do not exist, you shall be liable to pay any legal costs incurred should you pursue or defend your claim irrespective of the outcome.</p>
territorial limits	<ul style="list-style-type: none"> for Insured event 2 Contract: the United Kingdom, Channel Islands, Isle of Man, countries in the European Union, Norway and Switzerland. for all other Insured events: the United Kingdom, Channel Islands and Isle of Man.
ARAG	ARAG plc who is authorised under a binding authority agreement on behalf of the insurer , AmTrust Europe Limited.

The cover

Following an Insured Event, the **insurer** will pay **legal costs and expenses** up to £75,000 (including the cost of appeals) for all claims related by time or originating cause, subject to all the following requirements being met:

- The Insured Event occurs within the **territorial limits**
- The claim
 - always has **reasonable prospects of success**
 - is reported to **ARAG**
 - during the **period of insurance**; and
 - as soon as **you** first become aware of circumstances which could give rise to a claim.
- Unless there is a conflict of interest, the **insured** always agree to use the **appointed advisor** chosen by **ARAG** in any claim before proceedings have been or need to be issued

4. Any dispute will be dealt with through mediation or by a court, tribunal, Advisory Conciliation and Arbitration Service or a relevant regulatory body agreed with **ARAG** within the **territorial limits**

ARAG consider that a claim has been reported to **ARAG** when **ARAG** have received **your** fully completed claim form.

Where **You** are seeking financial remedy and the cost of pursuing **your** claim is likely to be more than the any award of damages, the **insurer** will not pay more than the value of the likely award.

Insured Events

This insurance covers **your legal costs and expenses** arising from the following Insured Events:

1. EMPLOYMENT

A dispute with **your** current, former, or prospective employer relating to **your** contract of employment or related legal rights. **You** can claim as soon as internal procedures as set out in the:

- ACAS Code of Practice for Disciplinary and Grievance Procedures; or
- Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland;

have been or ought to have been concluded.

You are required to cooperate fully with ACAS regarding mediation and not do anything that hinders a successful outcome.

The **insurer** will not pay for any claim arising from or relating to:

- a dispute arising solely from personal injury
- defending **you** other than defending an appeal
- costs **you** incur to prepare for an internal disciplinary hearing, grievance or appeal
- **your** employer's or ex-employer's pension scheme
- a compromise or settlement agreement between **you** and **your** employer unless such agreement arises from an ongoing claim under the policy.

2. CONTRACT

A dispute arising out of an agreement or alleged agreement which has been entered into by the **you** for:

- buying or hiring consumer goods or services
- privately selling goods.

The **insurer** will not pay for any claim arising from or relating to:

- loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments

- **your** business activities, trade, venture for gain, profession or employment
- a settlement due under an insurance policy
- construction work, or designing, converting, or extending any building where the contract value exceeds, or is ancillary to another contract, that exceeds £10,000 in value including VAT
- a dispute with any party other than the party with whom **you** have entered into an agreement or alleged agreement with.

3. PROPERTY

A dispute relating to visible property which **you** own following:

- an event which causes physical damage to **your** physical property
- a public or private nuisance or trespass.

The **insurer** will not pay for any claim arising from or relating to:

- (i) a contract entered into by **you**.
- (ii) any building or land.
- (iii) a motor vehicle.
- (iv) defending any dispute relating to physical damage to **your** physical property other than defending a counter claim or an appeal.
- (v) a dispute with any party other than the person(s) who caused the damage, nuisance or trespass.

4. PERSONAL INJURY

A sudden event directly causing **you** physical bodily injury or death.

The **insurer** will not pay for any claim arising from or relating to:

- a condition, illness or disease which develops gradually or over time.
- mental injury, nervous shock, depression, or psychological symptoms where **you** have not sustained physical bodily injury.
- defending any claim other than an appeal.

5. CLINICAL NEGLIGENCE

A dispute arising from alleged clinical negligence or malpractice.

The **insurer** will not pay for

- any claim arising from or relating to a contract dispute
- defending any claim other than an appeal.

6. TAX

A formal enquiry into **your** personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.

The **insurer** will not pay for any claim arising from or relating to:

- tax returns where HMRC imposing a penalty, or which contain careless and/or deliberate misstatements.
- a business or venture for gain of **yours**.
- circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to **your** financial arrangements.
- any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland.
- an investigation by the Fraud Investigation Service of HMRC.

7. LEGAL DEFENCE

- Work

An alleged act or omission by **you** that arises from **your** work as an employee and results in:

- (i) **you** being interviewed by the police or others with the power to prosecute.
- (ii) a prosecution being brought against **you** in a court of criminal jurisdiction.
- (iii) civil proceedings being brought against **you** under unfair discrimination laws.

- Motor

A motoring prosecution brought against **you**.

- Regulatory investigations

A formal investigation or disciplinary hearing brought against **you** by a professional or regulatory body.

The **insurer** will not pay for any claim arising from or relating to:

- owning a vehicle or driving without motor insurance or driving without a valid driving licence.
- a parking offence.

8. LOSS OF EARNINGS

Your absence from work to attend court, tribunal, arbitration, or regulatory proceedings at the request of the **appointed advisor** or whilst on jury service which results in loss of earnings.

The **insurer** will not pay for:

- loss of earnings in excess of £1,000.
- any sum which can be recovered from the court or tribunal.

9. IDENTITY THEFT

A dispute arising from the use of the **your** personal information without **your** permission in order to commit fraud or other crimes provided that **you** contact **ARAG's** Identity Theft Advice and Resolution Service as soon as they suspect that their identity may have been stolen.

The **insurer** will not pay for any money claimed, goods, loans or other property or financial loss or other benefits obtained as the result of the identity theft.

Exclusions from Cover (Family Legal Expenses)

The exclusions below apply to this section in addition to General Exclusions on page 6-8.

You are not covered for any claim arising from or relating to:

1. **your** employment as a serving member of, or on a temporary attachment to, the UK Armed Services or affiliated organisations.
2. **legal costs and expenses** incurred without **ARAG's** consent.
3. any actual or alleged act or omission or dispute happening before, or existing at the start of the policy and which **you** believed or ought reasonably to have believed could have led to a claim under this section.
4. an amount below £100.
5. an allegation against **you** involving:
 - a. assault, violence, or dishonesty, malicious falsehood or defamation.
 - b. indecent or obscene materials.
 - c. the use of alcohol or its unauthorized or unregulated manufacture, unlicensed dealing in alcohol or dealing in or using illegal drugs.
 - d. illegal immigration.
 - e. money laundering or bribery offences, breaches of international sanctions, fraud, or any other financial crime activities.
6. a dispute between **your** family members.
7. **your** deliberate or reckless act.
8. a judicial review.
9. a dispute arising from or relating to clinical negligence except as provided for an Insured Event 5 Clinical Negligence.
10. a dispute with **ARAG** not dealt with under the Disputes Condition, or the **insurer** or the company that sold this policy.
11. a group litigation order.
12. the payment of fines, penalties or compensation awarded against **you**.

Conditions

The following conditions apply to this section in addition to General Conditions.

Where the **insurer's** risk is affected by **your** failure to keep to these conditions the **insurer** can cancel this section of **your** policy, refuse a claim, or withdraw from an ongoing claim. The **insurer** also reserves the right to recover **legal costs and expenses** from **you** if this happens.

1. Your Responsibilities

An **Insured** must:

- a) tell **ARAG** immediately of anything that may make it more costly or difficult for the **appointed advisor** to resolve the claim in **your** favour.

- b) cooperate fully with **ARAG**, give the **appointed advisor** any instructions **ARAG** require, and keep them updated with the progress of the claim and not hinder them
- c) take reasonable steps to claim back **legal costs and expenses** and, where recovered, pay them to the **insurer**.
- d) keep **legal costs and expenses** as low as possible.
- e) allow the **insurer** at any time to take over any claim and conduct in **your** name, any claim.

2. Freedom to choose an appointed advisor

- a) In certain circumstances as set out in 2b) below the **you** may choose an **appointed advisor**. In all other cases no right exists and **ARAG** shall choose the **appointed advisor**.
- b) If:
 - i) a suitably qualified advisor considers that it has become necessary to issue proceedings.
or proceedings are issued against **you**, or
 - ii) there is a conflict of interest.**you** may choose a qualified **appointed advisor**.
- c) Where **you** wish to exercise the right to choose, **you** must write to **ARAG** with their preferred representative's contact details and cost. Where **you** choose to use their preferred representative, the **insurer** will not pay more than **ARAG** agree to pay a solicitor from **ARAG's** panel. (**ARAG's** panel solicitor firms are chosen with care and **ARAG** agree special terms with them which may be less than the rates available from other firms.)
- d) If **you** dismiss the **appointed advisor** without good reason, or withdraw from the claim without **ARAG's** written agreement, or if the **appointed advisor** refuses with good reason to continue acting for **you**, the **insurer's** liability in respect of that claim will end immediately.
- e) In respect of a claim under Insured Events 1 Employment, 2 Contract, 4 Personal Injury or 5 Clinical Negligence, **you** must enter into a **conditional fee agreement** (unless the **appointed advisor** has entered into a **collective conditional fee agreement**), where legally permitted.

Consent

- a) **You** must agree to **ARAG** having sight of the **appointed advisor's** file relating to **your** claim. **You** are considered to have provided consent to **us** or **our** appointed agent to have sight of their file for auditing and quality control purposes.
- b) An **insured named in the schedule** must have **your** agreement to claim under this section.

3. Settlement

- a) The **insurer** can settle the claim by paying the reasonable value of **your** claim.
- b) **You** must not negotiate or settle the claim without **ARAG's** written agreement.
- c) If **you** refuse to settle the claim following advice to do so from the **appointed advisor**, the **insurer** reserves the right to refuse to pay further costs.
- d) **You** must settle costs arising from Insured Event 9 Identity Theft in the first instance and make a receipted claim to **ARAG** for reimbursement.

4. Barrister's opinion

ARAG may require **you** to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports **you**, then the **insurer** will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by **ARAG**, then the **insurer** will pay for a final opinion which will be binding on the **you** and **ARAG**. This does not affect **your** right in the Disputes Condition below.

5. Disputes

If any dispute between the **you** and **ARAG** arises from this section, **you** can make a complaint to **ARAG** as described on page 27 of this policy and **ARAG** will try to resolve the matter. If **ARAG** are unable to satisfy **your** concerns, then **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

6. Other insurance

The **insurer** will not pay more than their fair share (rate able proportion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist.

7. Fraudulent claims and claims tainted by dishonesty

- a) If **you** make any claim which is fraudulent or false, this section of the policy shall become void and all benefit under it will be lost.
- b) **You** shall at all times be entirely truthful and open in any evidence, disclosure or statement **you** give and shall act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that **you** have breached this condition and that the breach has:
 1. affected **ARAG's** assessment of **reasonable prospects of success**, and/or
 2. prejudiced any part the outcome of **your** claim
 the **insurer** shall have no liability for **legal costs and expenses** incurred from the date of **you** breach.

8. Acts of Parliament

All legal instruments, bodies and rules referred to within this section shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement legislation.

How to Make a Claim under the Family Legal Expenses Cover

Telling us about your claim

- If **you** need to make a claim, they must notify **ARAG** as soon as possible.
- If **you** instruct their own solicitor or accountant without telling **ARAG**, they will be liable for costs that are not covered by this policy.

- A claim form can be downloaded at www.arag.co.uk/newclaims or requested by telephoning us on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays).
- The completed claim form and supporting documentation can be sent to **ARAG** by email, post or fax.

Further details are set out in the claim form itself.

What happens next?

- **ARAG** will send **you** a written acknowledgment by the end of the next working day after receiving **your** claim form.
- Within five working days of receiving all the information needed to assess the availability of cover
- under the policy, **ARAG** will write to **you** either:
 - confirming cover under the terms of this policy and advising **you** of the next steps to progress **your** claim; or
 - if the claim is not covered, **ARAG** will explain in full the reason why and advise whether **ARAG** can assist in another way.
- When a representative is appointed, they will try to resolve **your** dispute without delay, (is representative different to an appointed advisor?) arranging mediation whenever appropriate.
- **ARAG** will check on the progress of **your** claim with the **appointed advisor** from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

Helplines

These helplines are provided by ARAG plc.

The following helpline services are available to **you** during the **period of insurance**.

All helplines are subject to fair and reasonable use. The level of fair usage will depend on individual circumstances. However, if **ARAG's** advisors consider that **your** helpline usage is becoming excessive they will tell **you**. If following that warning usage is not reduced to a more reasonable level, **ARAG** can refuse to accept further calls.

Legal and Tax Advice 0330 303 1449

If **you** have a legal or tax problem, **we** recommend that **you** call **ARAG's** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays). **ARAG** give advice about personal legal matters within UK and EU law or personal tax matters within the UK. **Your** query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

Identity Theft Advice and Resolution Service 0333 000 2083

This service is available between 9am and 5pm on weekdays (except bank holidays). **ARAG** provide telephone advice to help **you** keep **your** personal identity secure. Where identity

theft is suspected, **ARAG's** specialist caseworkers can help **you** to restore **your** credit rating and correspond with **your** card issuer, bank, or other parties. Identity theft expenses are insured under Insured event 9 when **you** use this helpline.

Confidential Counselling 0333 000 2082

ARAG's qualified counsellors will provide free confidential support and advice by phone to **you** or **your** family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem.

Consumer Legal Services Website

Register at **www.araglegal.co.uk** and enter voucher code AFE48BBE98B5 to access **ARAG's** digital law guide and download legal documents to help with consumer legal matters.

Who is ARAG plc?

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited. AmTrust Europe Limited is registered in England and Wales number 1229676 Registered address: Market Square House, St. James's Street, Nottingham NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202189. This can be checked by visiting the FCA website at <https://register.fca.org.uk/>

Claims for Home, Contents Kit and Liability Cover

How to Make a Claim & Basis of Settlement

For All claims: You must:

- Notify **us** as soon as possible and/or
- Notify the Military Police, **your** Officer Commanding of the base or the DIO as appropriate.
- Provide **us** with evidence of the ownership and value of the item of **your** property that has been damaged.
- Collect as much evidence (receipts etc) to help our claims teams investigate the value and cause of the loss.
- Provide **us** with written details of what happened within 30 days and, if **we** have not done so already, **we** will then let **you** know what further information **we** will need
- **You** must cooperate with **us** at all times to protect **your** and **our** legal rights and interests.
- **You** must not admit liability or offer to settle any claim against **you** without **our** written permission.

If **you** fail to comply with any of the above conditions this insurance policy may become invalid and **your** claim may not be paid.

Note: Fraud Throughout **your** dealings with **us**, **we** expect **you** to act honestly. If **you**, or anyone acting on **your** behalf, makes a claim against **us** knowing it to be fraudulent or exaggerated, or a false statement or **you** or anyone acting on **your** behalf colludes in a wilful act of damage or deliberately causes loss, **we** may not pay all or part of this claim and **we** may cancel this policy and may retain any premium paid by **you**. **We** may also be entitled to recover from **you** the amount of any fraudulent claim already paid. **We** may also take action to report any fraud to the MoD or civil authorities.

Buildings Insurance Losses under this Insurance:

- **Buildings Insurance:** **we** will pay the full cost of repairs up to the limits as long as; the buildings were in a reasonable state of repair immediately prior to the loss or damage and **you** are responsible for making good those repairs.

Contents, Military Kit, and your Personal Possessions (except clothes, linen, mobile phones and pedal cycles)

- **We** will, at **our** option repair, replace or pay for an article that has been lost or damaged
- If there has been a total loss or destruction of any article, **we** will pay **you** the cost of replacing the article as new as long as:
 - The new article is as close as possible to but not an improvement on the original when it was new
 - **You** have paid and **we** have authorised the cost of replacement

Note: If any item is part of a pair or set and has an insured value of over £1500;

- **We** will not pay for the cost of replacing any undamaged or remaining items
- **We** will not pay more than the proportion that the lost or damaged item bears to insured value of the pair or set.

Contents: Military Kit, Clothes, Linen, and pedal cycles: If **you** suffer a loss or damage to these items, **we** will apply a deduction for wear and tear and depreciation.

We will not reduce the sum insured after **we** have paid a claim as long as the recommendations **we** make are carried out.

Contents: Mobile Phones

We will at **our** option:

- Repair **your** mobile phone, or
- Replace **your** mobile phone with a product of the same or a similar specification, as determined by **us**. Note: This replacement might be a different colour. It may be new, re-furnished, re-manufactured or re-packaged by a repair centre approved by **us**, or
- Offer a cash settlement based upon value of **your** mobile phone at the time of loss.

Special condition Pairs, Sets, Suites etc: **We** will not pay the cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set or suite or part of a

common design of function when the loss or damage is restricted to a clearly identifiable area or specific part.

Special Condition for Electronic data: If **Electronic data**, or processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the purchase cost of the medium in which it was held plus the costs of copying the **electronic data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering, or assembling such **electronic data**. If the medium is not repaired, replaced, or restored the basis of valuation shall be the cost of the medium alone. However, this insurance does not compensate **you** for any amount pertaining to the economic value of such **electronic data** to **you** or any other party.

Liability Claims against You

If **you** have a claim made against **you**, even if it is made verbally, **you** must inform **us** within 14 days. **You** must not admit liability even if **you** think there is absolutely no doubt. If **you** receive a written claim from a person or their lawyer, **you** must inform **us** immediately and send **us** the email or letter and all the documents on the matter that **you** have.

We will then:

- Take full responsibility for conducting or settling any claim in **your** name or against **you**
- Take any action **we** consider necessary to enforce **your** rights or **our** rights under this
- insurance

All claims must be directed to: JRP Claims Team MPL Claims Management Ltd 6 Godbolts Business Park, Coggeshall Road, Colchester CO6 1HS Tel: 0345 646 0163 Email: theservicesfamily@mplclaims.com

Cancellation & Cooling Off

We reserve the right to cancel **your policy** for any reason by giving **you** 31 days' notice in writing.

You can cancel this policy at any time by writing to support@servicesfamily.insure. Any return premium due to **you** will depend on the number of days before the next payment is due and whether **you** have made or are likely to make a claim under this **policy**.

You will not be entitled to a refund of any premium paid if **you** have made a claim under this **policy**.

Privacy and Data Protection Notice (Home, Kit & Contents)

We (which in this section of the policy includes Services Family Ltd) may hold and process personal data supplied by **you** where it is necessary to underwrite, administer, and fulfil

obligations under the Policy including with regard to claims. **We** are data controllers and/or processors with respect to **your** personal information.

Personal information which **You** supply to **us** may be used in a number of ways, for example:

- To make a decision on whether **we** will accept **your** application for insurance.
- For fraud prevention.
- For audit and debt collection.
- For statistical analysis.

We may share **your** information with, and obtain information about **you** from, credit reference agencies or fraud prevention agencies. Information provided by **you** may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will not disclose any information to any company other than those listed here, except to help prevent fraud or if required to do so by law.

For further information please go to servicesfamily.insure and read **our** privacy policy on how **your** information is used, how **we** maintain the security of **your** information, and **your** rights to access information **we** hold on **you**. Alternatively, please contact **our** Data Protection Officer at:

- Telephone number +44 (0)800 029 3585
- Email: support@servicesfamily.insure
- Mailing address. Services Family Ltd 22 St Peter's Street, Stamford, Lincs. PE9 2PF

We will always act in accordance with relevant data protection legislation and the rights of data subjects under such legislation. Where **you** provide **us** with personal data **you** are confirming to **us** that **you** are entitled to do so and have lawfully obtained the data.

We will never pass to any other third party except where **your** consent has been given or where permitted by law. **We** will ensure that personal data is kept secure, is used only for the purpose for which it was supplied by **you** and is retained only for as long as necessary.

If **you** would like further information please go to <http://www.servicesfamily.insure/> and read **our** Privacy policy. **We** will respond to any such enquiry **you** make as promptly and fairly as possible.

Privacy and Data Protection Notice (Family Legal Expenses)

This is a summary of how ARAG collect, use, share and store personal information. To view ARAG's full privacy statement, please see their website www.arag.co.uk

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. ARAG will hold and process this information in accordance with all relevant data protection regulations and legislation. Should ARAG ask for personal or sensitive information, ARAG undertake that it shall only be used in accordance with their privacy statement. ARAG may also collect information for other parties such as suppliers ARAG appoint to process the handling of a claim.

Using personal or sensitive information

The reason ARAG collect personal or sensitive information is to fulfil their contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, ARAG may need to share personal or sensitive information with other organisations. ARAG will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to ARAG's full privacy statement for full details.

Keeping personal information

ARAG shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how ARAG hold personal data including; the right to a copy of the personal data ARAG hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when ARAG will not be able to delete personal data please refer to ARAG's full privacy statement.

Complaints & Financial Ombudsman

1. For Home, Contents, Kit and Liability Covers

Our aim is to provide all **our** customers with a first-class standard of service. However, there may be occasions when **you** feel this objective has not been achieved. If **you** have a complaint about **your** policy or the handling of a claim, the details below set out some of the key steps that **you** can take to address **your** concerns.

Where do I start?

If **your** complaint is about the way in which the policy was sold to **you** or whether it meets **your** requirements, **you** should contact the Services Family Ltd.

If **your** complaint is about a claim, **you** should refer the matter to the JRP Underwriting Claims Team at MPL Claims Management Ltd. Their contact details are provided below.

JRP Claims Team: MPL Claims Management Ltd. 6 Godbolts Business Park, Coggeshall Road, Colchester CO6 1HS Tel: 0345 646 0163 Email: theservicesfamily@mplclaims.com

If **your** complaint is about anything else, **you** should refer it to JRP Underwriting acting as an agent of the Underwriters, whose contact details are:

Complaints Manager: JRP Underwriting Suite 828, Gallery 8 Lloyd's Building One Lime Street London, EC3M 7DQ

Telephone: 020 3326 2030 or E-mail; david.ezzard@jrpunderwriting.co.uk

Alternatively, **you** can ask **your us** to refer the matter on for **you**.

Please quote **your policy** number in all correspondence so that **your** concerns may be dealt with speedily.

What happens next? If you remain unhappy

If MPL or JRP Underwriting are not able to resolve **your** complaint satisfactorily by close of business of the third business day following, they will refer **your** complaint to the Complaints Manager ERGO UK Specialty Limited as an agent of the Underwriters, who will send **you** an acknowledgement letter.

If **you** do not receive any acknowledgement letter, or at any time if **you** wish to do so, **you** may contact the Head of Compliance yourself by writing to:

Complaints Manager: ERGO UK Specialty Limited, Munich Re Group Offices Plantation Place 30 Fenchurch Street London EC3M 3AJ

Telephone: 020 3003 7130 E-mail: complaints@ergo-specialty.co.uk

The Head of Compliance will investigate **your** complaint and will provide **you** with a written response within eight weeks of **your** initial complaint. This will either be a final response or a letter informing **you** that **we** need more time for **our** investigation.

2. For Family Legal Expenses

ARAG is committed to providing a first-class service at all times. However, if a complaint arises, this should be addressed to ARAG's Customer Relations Department who will arrange to have it reviewed at the appropriate level. ARAG can be reached in the following ways:

ARAG plc
9 Whiteladies Road
Clifton
Bristol, BS8 1NN
Telephone: +44 (0)14 1940 2922
Email: customer.relations@arag.co.uk

If **you** remain unhappy with the way ARAG have handled **your** complaint, **you** may have the right to refer **your** case to Financial Ombudsman Service (contact details above).

What happens next? If you remain unhappy

If **we** have not resolved **your** complaint at the end of eight weeks, or if after receiving **our** final response **you** remain dissatisfied, **you** may be able to refer **your** complaint to the Financial Ombudsman Service (contact details below). **You** will have six months from the date of the final response to make this referral.

You rights as a customer to take legal action are not affected by the existence or use of the complaint's procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

The Financial Ombudsman Service Exchange Tower London E14 9GE

Telephone: 0800 0234 567

Further information is available from them and **you** may refer a complaint to them online at www.financial-ombudsman.org.uk.

The Ombudsman will review complaints from eligible complainants which for this policy is an individual insured.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE – UK Branch is covered by the FSCS. This means that **you** may be entitled to compensation from the scheme in the unlikely event that Great Lakes Insurance SE – UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk.

Authorisation and Regulation

Great Lakes Insurance SE – UK Branch is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Great Lakes Insurance SE – UK Branch is authorised by and subject to regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of **our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **us** on request. Great Lakes Insurance SE – UK Branch is part of the Munich Re Group, one of the leading reinsurers and risk carriers worldwide.

Law

Any dispute arising out of or in connection with this policy shall be subject to and construed solely in accordance with the laws of England and Wales. **You** and **we** agree that all disputes arising out of or in connection with the policy shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause.

Contracts (Rights of Third Parties) Act 1999 Clarification clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Commission

Please be aware that Services Family earns a commission for the arrangement and administration of this policy. Services family does not make any further charges against **you**.

Your insurers

The Home Kit Contents and Liability Covers are insured by Great Lakes SE

The Family Legal Expenses Cover is insured by AM Trust Europe Ltd.

Services Family Ltd.

Services Family and Services Family Insurance are trading names of Services Family Ltd a UK veterans' company authorised by the UK's Financial Conduct Authority No. 597301 Companies' House Number 09079706. Registered Address: 22 St Peters Street, Stamford PE9 2PF
