

## Military Home, Kit & Contents Policy

### Services Family Terms of Service

#### Introduction

The full details of the events insured, levels of cover, and the terms and conditions of our policies can be found in the policy wording and a summary in the Insurance Product Information Document (“IPID”).

The information here should be read in conjunction with our Privacy Policy (available on our website) as well as the applicable insurance policy documents. Please bear in mind, the insurance policy terms and conditions will prevail over any of the terms below should any contradiction arise.

#### Who we are

Services Family Ltd (“we”, “our” or “us”) is a company registered in England and Wales, Company Number 09079706. Our registered office is at 22 St Peter’s Street Stamford PE9 2PF.

Services Family and Services Family Insurance are trading names of Services Family Ltd which is an appointed representative of Ambant Underwriting Services Limited (AUS), a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities.” You can verify these details by visiting the FCA’s website ([www.fca.org.uk/register](http://www.fca.org.uk/register)) or by contacting the FCA on 0800 111 6788.

You can contact us by emailing [support@servicesfamily.insure](mailto:support@servicesfamily.insure) at any time or, by telephone on **0800 029 3585** between the hours of 08:00 – 17:00 Monday to Friday excl. Bank Holidays.

#### Our Insurance Service

We are an insurance intermediary and not an insurance company. We have entered a contractual agency relationship with the insurers, detailed in the table at the end of this document, that enables us to collect the premium and distribute each of the insurance products listed. When providing this insurance service, when providing this insurance service, we act for and on behalf of JRP Underwriting Limited and ARAG plc as the insurance providers who represent the insurers in the table.

Neither we nor any of the insurers we deal with have any direct or indirect shareholding in each other representing more than 10% of the voting rights or capital.

Any insurance claims you make must be notified directly to the insurer or their nominated claims representatives. For more information, please refer to the policy documents.

### **Helping you make an informed decision**

We are not authorised to offer any advice or make a personal recommendation regarding the suitability of an insurance policy. However, the IPID is designed to provide you with the information needed to help you make your own informed decision on whether this policy suits your needs. This is also available through the website and in the quote process.

### **Statement of Demands and Needs**

This insurance policy is designed to meet the requirements and needs of those who wish to protect their MOD homes and contents as well as their possessions.

### **Charges**

We do not apply administration charges to our customers for arranging or administering their insurance policies.

### **How are we paid for arranging the insurance?**

When we sell you a policy the insurer pays us a percentage commission from the total premium. If the policy we sell reaches specific profit targets the insurer also pays us an additional bonus.

### **Consumer disclosure**

Please be aware that it is your sole responsibility to take reasonable care to provide accurate and complete information and not to make a misrepresentation in response to any questions asked during the application process, when amending or renewing your policy and when making a claim.

Remember careless answers, non-disclosure, and/or reckless or deliberate misrepresentation can result in claim(s) being denied and/or policy cancellation.

Misrepresentation is a serious matter with serious consequences, for both the cover offered, as well as the likelihood of obtaining cover in future.

### **Insurance Policy Cancellation**

You may have the right to cancel a policy within 14 days of the policy start date or after you receive your policy documents, whichever is later. For details please refer to the policy documents.

### **Insurance Premium**

We have entered into a written agreement with the insurers that we deal with so that all premiums you pay to us are held on trust as an agent of the insurer by our regulatory principal AUS. In accordance with this agreement, premiums are treated as being received by the insurer when received into the AUS 'trust' bank account and any premium refund is treated as received by you only when it is actually paid over to you.

### Awareness of policy terms

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that details the cover that you have in place. If you are in doubt over any of the policy terms and conditions, please contact us as soon as possible.

### Law

English law will apply to these Terms & Conditions, as well as to legal arbitration of any other aspect of your relationship with us. Insurance documentation is provided in electronic formats. Please contact us if you would like us to send you paper copies which are available free of charge.

### Complaints

We strive to offer an excellent level of service in all aspects of our business, but if you are not happy, please contact us as soon as possible. Our complaints procedure is available on request or on our website.

### Financial Services Compensation Scheme

As an Appointed Representative of AUS we are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk). Their telephone number is 0800 678 1100 or 020 7741 4100.

### Insurer Table

Insurance Product	Insurer
<ul style="list-style-type: none"> <li>• LTO Cover</li> <li>• Kit, Contents &amp; Liability Cover</li> </ul>	Great Lakes SE (This policy is provided by JRP Underwriting Limited Suite 828, Gallery 8 Lloyd's Building One Lime Street London, EC3M 7DQ)
<ul style="list-style-type: none"> <li>• Legal Expenses</li> </ul>	AM Trust Europe Ltd (This policy is provided by ARAG plc Whiteladies Road, Clifton, Bristol, BS8 1NN)