



IMPORTANT INFORMATION

FOR MILITARY KIT COVER

Please take the time to read the following information about your Military Kit Cover, how to contact us and how to make a complaint. The details of your Cover are in the Military Kit Cover wording which will be provided when you buy cover for the first time and upon renewal, but if you would like a copy earlier then please contact us.

If you wish to discuss Military Kit Cover in more detail, then please contact The Military Family Mutual team at info@themilitaryfamilymutual.com.

WHAT IS KIT COVER?

Military Kit Cover is an exclusive scheme provided by TMFMu Limited, trading as The Military Family Mutual (The Mutual), for individuals who wish to protect themselves by covering Military Kit against loss or damage from a range of causes including accidental damage, fire, theft, vandalism, storm, and flood.

HOW DO MEMBERS BENEFIT BY TAKING OUT MILITARY COVER?

The Mutual is not an insurance company and Military Kit is not an insurance policy: the Military Family Mutual provides Cover on a discretionary basis. This means that the Mutual can exercise discretion in a number of areas, such as claims payments, whereas this role has traditionally been performed by an insurance company which has no connection with members other than the insurance policy. In addition, any surplus income generated is kept in the Mutual rather than increasing the insurer's income and profits, and is used for the benefit of Mutual members.

WHAT MILITARY KIT COVER IS AVAILABLE?

There are four options available to members: Kit Only Cover, Basic Cover, Regular Cover and Enhanced Cover. The options available for you to choose will



be based on your particular circumstances, your final selection will provide the level of cover shown in your documentation and you should carefully review this, including the limits of Cover, to ensure that you are satisfied that the Cover meets your requirements.

HOW WILL THE MUTUAL EXERCISE ITS DISCRETION?

The Mutual has established appropriate governance and controls and this includes the ability to exercise discretion where it feels that circumstances justify this. This includes the ability to pay valid claims and, where circumstances permit to pay claims that would have otherwise been declined by an insurer.

WHAT DO I DO IF I WISH TO CHANGE MY COVER?

As at present you should contact us, The Military Family Mutual at info@themilitaryfamilymutual.com Please also remember that you should notify us of any information that may impact your cover. Examples of this include a change of address, bankruptcy, or criminal convictions.

WHAT DO I DO IF I NEED TO MAKE A CLAIM?

If you need to make a claim, please check Your schedule and Cover Wording first to see if the damage, theft or loss is included and if any excess applies.

Telephone – 01204 860427 or 0121 4113535 (out of hours assistance)

Email – tpasolutions@questgates.co.uk

When you call or email it is helpful if you give your Membership number shown on your Certificate of Membership, a contact telephone number and a short description of the theft, loss or damage.

Example:

Cover number - 123456789

Contact telephone number - 01876 326547

Date of incident - 1 August 2016

Cause and description - *Break in, electrical entertainment equipment and jewellery stolen. The police have been informed*

Claim estimate - £1000



WHAT DO I DO IF I WISH TO MAKE A COMPLAINT?

We hope that you will be pleased with the cover and service provided but if you are not completely happy with any part of the cover or service you can explain by:

Email - info@themilitaryfamilymutual.com

Write:

TMFMu Limited

Barrington House

Heyes Lane

Alderley Edge, Cheshire

SK9 7LA

We will try to resolve **your** complaint immediately. If this is not possible, we promise to acknowledge **your** complaint within five working days. If we cannot resolve **your** complaint in 3 weeks, we will write and let you know the reasons why and the further action we will take.

WHO CAN I CONTACT IF I REQUIRE FURTHER INFORMATION?

Please contact us at Info@themilitaryfamilymutual.com

DURATION

The Military Kit Cover normally lasts for 12 months from the you purchase Cover on your schedule. You need to review your cover from time to time to make sure it is adequate for your needs and circumstances.

INFORMATION AND CHANGES

You must take reasonable care to give complete, accurate and honest answers to the questions We ask when you take out, make changes to and renew your Military Kit Cover.

If any of the information you give changes after you purchase or renew your cover and during your cover please give Us the new information.

If any of the information you give is not complete, accurate and honest We may:



- cancel your Kit Cover
- refuse to pay any claim
- not pay a claim in full
- change the terms of your Cover
- change the contribution
- change the excess

We recommend you keep a record of all information provided to Us (including copies of letters) for your future reference.

COOLING OFF PERIOD

We hope that you are happy with your Military Kit Cover. If you decide you do not want it you can cancel in the first 14 days from

- when a cover period first starts or
- when you first receive or can access full details of your cover if this is after the cover period starts

Provided you have not claimed in the cover period and nothing has happened that could result in a claim we will give you a full refund of the money you have paid for that cover period.

CANCELLATION

You can cancel at any other time after the cooling off period, and if you have not claimed and nothing has happened that could result in a claim we will refund any money paid for the cover period after the cancellation date.

We can cancel your cover at any time by sending you 14 days' notice to the address on your schedule. We will only do this if we have a good reason, for example

- if you do not pay your contribution for your Cover
- a change to your circumstances that means the Mutual cannot continue to give you cover
- if you do not cooperate with Us or do not give information We reasonably ask for

USING YOUR PERSONAL INFORMATION

The personal information The Military Family Mutual hold is the information received through the administration of your cover, any additional insurance and your membership of the Mutual.



It may include information We obtain from other people, businesses and organisations.

We will only keep the information for as long as it needs to use it.