



**The Military Mutual Limited**  
**Military Kit and Personal Belongings**  
**Cover Wording**

The Military Mutual Limited is a company registered in England and Wales with registered number 7147130 and its registered office at 54 Fenchurch Street, London EC3M 3JY.

The Military Mutual Limited (FRN: 623886) is an appointed representative of Regis Mutual Management Limited which is authorised and regulated by the Financial Conduct Authority, FRN: 479202.

The Military Mutual Limited is managed by Regis Mutual Management Limited, a company registered in England and Wales with registered number 4194000 and its registered office at 7 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB.

Builders Direct S.A is a company whose registered office is 253 rue de Beggen, L-1221 Luxembourg. Company number B0175694. Builders Direct SA is authorised and regulated by the Commissariat aux Assurances and subject to limited regulation by the Financial Conduct Authority. Details about the extent of authorisation and regulation by the Financial Conduct Authority are available on request.

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## **Introduction**

This document sets out the details of The Military Mutual’s Military Kit and Personal Belongings Cover including conditions, exclusions and contact details where **you** can go for help and information. The insurance company is Builders Direct S.A. The **Mutual** will deal with anything to do with **your cover**, including claims.

If **you** have taken out The Military Mutual’s Military Kit and Personal Belongings Cover, please read this Cover Wording and **Your schedule** as together they explain exactly the **cover you** have bought. If **you** have any questions please call 0800 0882 284.

The meaning of words and phrases in **bold** used in this Cover Wording are explained in the Definitions section.

## **Contact numbers**

### **Customer service – [0800 0882 284](tel:08000882284)**

Monday to Friday 9:00am to 7:00pm, closed weekends and Bank Holidays

Email – [service@themilitarymutual.com](mailto:service@themilitarymutual.com)

### **Claims – [0800 0882 285](tel:08000882285)**

Monday to Friday 9:00am to 5:00pm, closed weekends and Bank Holidays

To report a claim or send a claim form by email – [claims@themilitarymutual.com](mailto:claims@themilitarymutual.com)

## **Your cover**

We give **cover** up to the cover limits shown in **Your schedule** for something that happens in the **cover period**

## **Definitions**

### **business**

Any full or part time trade, employment, profession or occupation

### **cards**

credit, debit, cheque guarantee and cash dispenser cards

### **Certificate of Membership**

The document that contains **your** details and confirms **your** membership of the **Mutual contribution**

The amount shown in **Your schedule** that **you** must pay to the **Mutual cover**

The cover **we** give **you** subject to **Your schedule** and this Cover Wording **cover period**

The time **we** give **cover** shown in **Your schedule**

### **damage, damaged**

Sudden, unexpected, unintentional physical harm that destroys something, reduces its value, usefulness or normal function

### **excess, excesses**

The first part of a claim **you** must pay as shown in **Your schedule**

### **HM Forces**

The British Armed Forces, Reservists and the Royal Fleet Auxiliary

### **household contents**

Household items **you** own in a property **you** live in outside the **UK** provided by the **MoD** or its agent that is not Single living accommodation. Or in a property **you** rent outside the **UK** as **your** accommodation when on **MoD** duties

including

- furniture, furnishings, appliances, removable flooring and removable carpets
- televisions, audio and gaming equipment
- garden furniture, tools and equipment
- personal office equipment
- domestic heating oil and domestic metered water
- personal documents

### **injury**

Bodily injury, disease or illness

### **kit**

Service uniform, military equipment and service identity card

### **living quarters**

Accommodation and communal domestic and recreation areas the **MoD** or its agents provide anywhere in the world or property **you** rent outside the **UK** as **your** accommodation when on **MoD** duties

### **MoD**

The Ministry of Defence

### **MoD contents**

Furniture, fixtures and fittings, flooring, internal decoration, domestic appliances, electrical equipment and recreational equipment in **your living quarters** that belong to the **MoD** or its agents

### **Mutual**

The Military Mutual

### **money**

Bank notes, coins, cheques, money orders and similar items, traveller's cheques, travel cards, travel tickets, pre-booked entertainment tickets and electronic money cards

### **personal belongings**

Clothes and personal items **you** normally wear, carry or use including

- laptops, e-book readers, tablet computers, games consoles and similar items
- cameras, binoculars, portable televisions, radios and personal audio equipment luggage, sports equipment, camping equipment, spectacles and sunglasses

### **room contents**

Household items **you** own in **your living quarters** including

- furniture, furnishings, appliances, removable flooring and removable carpets

- televisions, audio and gaming equipment
- personal office equipment
- personal documents

#### terrorism

The use or threatened use of force or violence

- by a person or group of people acting alone or connected with an organisation or government carried out for
- political, religious, ideological or similar reasons including trying to influence a government or international governmental organisation or frighten the public

#### UK

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands

#### valuables

Jewellery, watches, items made of or plated with gold, silver and other precious metal articles, musical instruments, furs and collections

#### we, us, our

Builders Direct S.A.

#### you, your, yourself

The Member named on **Your schedule**

#### Your schedule

The document that show **your** details, the dates of **cover**, cover limits, **excesses** and **your contribution**

## Section 1 - Kit, personal belongings, valuables, contents and pedal cycles

**We** will pay the cost to replace or repair

1. **kit you** own or borrow
2. **kit** issued to **you**
3. **your personal belongings** and **valuables**
4. **room contents**
5. medals and decorations
6. pedal cycles and pedal cycle accessories
7. mobile phones

if they are lost, stolen or **damaged** anywhere in the world including while in transit

8. **household contents damaged** for the time **you** are deployed outside the **UK**

**We** will also pay the cost

9. to replace lost, stolen or damaged downloaded information stored on a computer, mobile phone or similar device
10. from the unauthorised use of **your** mobile phone
11. to replace or alter any undamaged items that are part of a pair, set, suite, group or collection when one or more parts are **damaged**, lost or stolen and cannot be repaired or replaced

## Section 1 - exclusions

**We** do not cover the following unless **you** have asked for them to be included in **your** insurance and they are shown in **Your schedule**

1. individual **personal belongings** and **valuables** with a replacement value of more than the individual limit shown on **Your schedule**

**We** do not cover

2. any **excess** shown in **Your schedule**
3. sports equipment and clothing while it is being used
4. **damage** resulting from cleaning, repair, renovation or restoration
5. anything used for or connected in any way to a **business** apart from **your** employment by the **MoD**

6. items loaned to or being used by someone else
7. unattended **personal belongings** and **valuables** not inside a building or **your living quarters**
8. the theft of unattended pedal cycles unless the pedal cycle is in a locked building or locked to something that cannot be moved
9. anything stolen if **you** agree to part with it
10. theft from a building or **your living quarters** unless there is evidence of a break in
11. theft from an unattended vehicle except **MoD** vehicles unless the property is out of sight and someone breaks into the vehicle when it is locked
12. theft or **damage** to **kit, personal belongings** and **valuables** in a hotel room unless the items are out of sight and someone breaks into the hotel room when it is locked
13. theft from an unattended caravan, static holiday home or boat if it is not at **your home, living quarters**, at a secure storage site or at a recognised caravan site or marina. And all **personal belongings, valuables, money** and **cards** are hidden from view in a closed storage compartment and the caravan, static holiday home or boat is securely locked
14. theft from baggage and theft of the baggage itself when it is not carried by hand or not under **your** personal supervision
15. **kit, personal belongings** and **valuables** with a replacement value of more than the individual limit shown in **Your schedule**
16. lost or stolen lottery tickets or raffle tickets
17. scratches to spectacles, contact lenses and sunglasses or if they are lost or **damaged** while swimming or bathing
18. unauthorised use of a mobile phone by anyone who is related to **you**
19. **damage** that happens when the pedal cycle is used for racing, pace making, competition, exhibition or trials and **damage** to tyres and accessories if the pedal cycle is not **damaged** at the same time
20. motorised pedal cycles
21. service firearms and their ancillaries

## Section 2 - Money and cards

We will pay for the following that happen anywhere in the world

- **money** lost, stolen or **damaged**
- money **you** legally have to pay **your card** supplier if **your card** is lost or stolen and used by an unauthorised person

## Section 2 - exclusions

We do not cover

1. any **excess** shown in **Your schedule**
2. any money **you** can get back under the terms of any **card** agreement
3. any money lost because **you** do not keep to the **card** supplier's rules
4. unauthorised use of the **card** by anyone who is related to **you**
5. any money lost after **you** have notified the **card** supplier that the **card** is lost or stolen
6. any **money** lost as a result of accounting errors or omissions
7. unattended **money** and **cards** not inside a building or **your living quarters**
8. theft or **damage** to **money** and **cards** in a hotel room, vehicle, caravan or boat unless the items are out of sight and someone breaks into the hotel room, caravan or boat when it is locked

## Section 3 - Damage to living quarters

We will pay the cost to replace or repair **damaged MoD contents** and **MoD living quarters** **you** are legally responsible for

## Section 3 - exclusions

We do not cover

1. any **excess** shown in **Your schedule**
2. the cost to clean **your living quarters** unless the cleaning is needed as a result of **damage** which **we** agree to pay for
3. **damage** to interior decorations caused by fire
4. **damage you** or any visitor deliberately cause
5. **damage** caused by any animal

## Section 4 - Your legal liabilities

**We** will pay the compensation and costs that **you** are legally liable to pay and the costs and expenses to defend **you** in Court if someone is accidentally injured, accidentally killed or someone's property is **damaged**

- while **you** are in the United States or Canada for up to 30 days in a row in a **cover period** or
  - anywhere else in the world
- as a result of
- **your** normal day-to-day activities, sports, hobbies and pastimes not connected to **your** occupation
  - something happening in **your living quarters** that **you** are legally responsible for
  - something happening that **you** are legally responsible for because **you** live in or rent a property

## Section 4 - exclusions

**We** do not cover compensation and costs resulting from

1. any **excess** for property **damage** shown in **Your schedule**
2. a Court outside the **UK**
3. death of or **injury to you**
4. **damage** to property **you** own or are responsible for

**We** do not cover

5. any fines, penalties, compensation and costs a criminal Court orders **you** to pay
6. fines or penalties and compensation awarded to punish **you** or make an example of **you**

**We** do not cover anything connect to or resulting from

7. any land or buildings **you** own or use except **your living quarters**
8. a **business** except **your** employment with the **MoD**
9. an animal of a dangerous species or a specifically controlled dog under the Animals Act 1971 or the Dangerous Dogs Act 1991 or similar legislation or any animal that is not normally a domestic animal in the **UK you** own, use or are responsible for
- 10.the spread of any infectious disease, virus, syndrome or illness
- 11.motor vehicles used on public roads or where any Road Traffic Act or similar law applies and any mechanically-propelled vehicles except domestic garden equipment and wheelchairs
- 12.aircraft, and watercraft except sailboards, paddleboards, surfboards and similar craft
- 13.legal liability under any agreement if the liability would not exist if the agreement did not exist
- 14.hunting or racing of any kind unless on foot

## Section 5- Holiday Cancellation

**We** will pay **your** holiday accommodation and travel costs **you** cannot recover if **you** cancel or cut short **your** holiday because

- of an order **you** receive in connection with **your MoD** duties
- **you** are seriously ill or injured
- any of **your** children, parents, foster children, step children, brothers, sisters, grandparents or grandchildren die or are seriously ill or injured
- **you** have to return home after a serious fire, storm, flood or burglary at **your** home

- **you** cannot travel as a result of **UK** government restrictions or advice issued by the Foreign and Commonwealth Office
- **you** have to go to Court, including a military Court, to be a witness or be on a jury

## Section 5 exclusions

**We** do not cover the following in Section 5

1. any **excess** shown in **Your schedule**
2. anyone on the holiday not wanting to travel
3. any illness, **injury**, medical condition or symptoms anyone going on the holiday knew about when the holiday was booked except when this is shown as covered on **Your schedule**
4. any costs that result from **you** not telling the holiday company or travel agent as soon as **you** know **you** have to cancel **your** holiday
5. any holiday accommodation and travel costs you can get back from the holiday company, travel company or anywhere else
6. anything caused by or resulting from pregnancy or childbirth
7. failure to get a passport or visa
8. a holiday cancelled or cut short because of civil unrest, strikes, blockades, or action by any country's government or the threat of a similar event
9. failure of **your** airline, hotel, ferry company or travel agent to provide the booked services, transport or accommodation

## How to claim

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

Telephone - 0800 0882 285 9.00am to 5.00pm Monday to Friday, closed weekends and Bank Holidays  
Claims handlers are available to talk **you** through the claim process

Email - [claims@themilitarymutual.com](mailto:claims@themilitarymutual.com)

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, **damage**, **injury** or death

Example

- Membership 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*

### Temporary repairs

If **you** need to take immediate action to reduce or prevent more loss, **damage**, death or **injury** please make sure **you** keep any bills because they may form part of **your** claim

### Document the damage

If possible take photographs. Keep any **damaged** property as a Loss Adjuster may need to inspect the **damage**

### Call first

Do not replace or permanently repair any lost or **damaged** property before calling to report **your** claim

## Claims conditions

If **you** do not keep to these conditions **we** may not be able to help **you** with all or part of **your** claim

### Reporting

1. Please make sure that **you** call to report a theft, loss, **damage**, **injury** or death as soon as **you** can

### Theft

2. **You** must report all incidents of theft or break in to the Police and obtain a crime report number. For theft or break in on **MoD** premises **you** must report the incident to the Military Police and obtain a crime report number
3. **You** must report the unauthorised use of **your** mobile phone to **your** network supplier as soon as **you** can

### Claims made against you

4. If someone is holding **you** responsible for any death, **injury** or **damage**, you must call the Claims department immediately
5. **You** must send all legal documents and letters about the claim as soon as possible after **you** receive them and before any specified deadlines
6. **You** must not admit liability or pay or agree to pay anything or take any action on legal documents or letters

### Emergency repairs and preventing more damage

7. When any **damage**, theft, loss, **injury** or death happens, **you** must take all reasonable steps to prevent more **damage**, theft, loss, **injury** or death. **You** must arrange for any emergency repairs and keep the invoice(s). Before emergency repairs start it is helpful if **you** take photographs of any **damage**

## General conditions

If **you** do not keep to these conditions or anything else in this Cover Wording that **you** must do or must not do, or if **you** do not call, email or write and explain about a change in **your** circumstances or a change to the information **you** gave, **your cover** may not be valid. Or **we** may not agree to pay all or part of **your** claim, cancel **your cover**, change the terms of **your cover**, change or add an **excess** or the **Mutual** may change **your contribution**

### Cover

1. **We** will only give you this **cover** if **you** are a member of **HM Forces** and the **Mutual**

### Looking after your property

2. **You** must try to prevent accident, death or **injury**, protect **your** property against loss, theft or **damage** and keep it in good condition. As soon as **you** find any danger or **damage** in **your living quarters** **you** must report it and do what **you** safely can to remove or reduce the danger or **damage**

### Cancellation

3. **You** can cancel **your cover** 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

If **you** have not claimed and nothing has happened that could result in a claim, you will receive a refund of **your contribution** paid for that **cover period**

4. **You** can cancel at any other time and if **you** have not claimed and nothing has happened that could result in a claim and unless you have taken up a Starter cover offer, the **Mutual** will refund any **contribution** paid for the **cover period** after the cancellation date. A Starter cover offer does not include any refund in the first year
5. **We** can cancel **your cover** by sending **you** 14 days' notice to **your** address in **Your schedule** and **you** will receive a refund of any **contribution** paid for the **cover period** after the cancellation date

6. **We will** only cancel **your cover** if there is a good reason, for example
- if **you** do not pay **your contribution**
  - if **you** or the **Mutual** cancel **your Mutual** membership
  - a change to **your** circumstances or property that means **we** cannot continue to give **you cover**
  - if **you** do not cooperate with **us** or the **Mutual** or do not give **us** or the **Mutual** information, connected to **your cover, we** or the **Mutual** reasonably ask for

### Contribution

7. **You** agree to pay **your contribution** for the full **cover period**. If **you** make a claim and then cancel **your cover**, or if there is a claim after the cancellation date **you** will still owe the full **contribution**. **Your** claim payment will be reduced by the amount of any unpaid **contribution** or **you** must pay the unpaid amount in one single payment
8. After 7 days if **your contribution** is not paid **your cover** stops. **You** will be notified of the missed payment by letter, if **you** then pay the **contribution** within 14 days of the date of the letter **your cover** will start again

### Information

9. **We** rely on the information **you** give when **you** arrange **your cover** and the **Mutual** relies on it when they accept **you** as a Member. **You** must take reasonable care to give full and accurate answers to any questions asked **you** when **you** apply for this **cover**, make changes to it or renew it. It is important **you** explain if there are any changes to the information **you** gave, someone gave for **you** or the information shown in **Your schedule**. **You** will be notified if any changes affect **your cover**. If **you** do not notify any changes it may affect any claim **you** make or could result in **your cover** not being valid

10. **You** must explain if **you**

- stop being a member of **HM Forces**
- change **your** email address
- move to a new permanent address
- buy something expensive like new **kit**, cameras or jewellery that means the cover limit needs to be increased
- are declared bankrupt or are subject to insolvency action, including an Individual Voluntary Arrangement
- are charged with or convicted of any criminal offence apart from a driving offence

11. When **you** arrange, change or renew **your cover** if **you**

- deliberately give false information or
- give information **you** know may not be accurate or complete

**we** can treat this **cover** as if it never existed, refuse to consider all claims, recover claims already paid and the **Mutual** may not refund any **contribution**

12. If **you** are careless when **you** give information to arrange, change or renew **your cover** and had **we** known, **we** would not have given **you cover** or given **you cover** on different terms, **we** may

- treat **your cover** as if it had never existed and **you** will receive a refund of **your contribution** unless **you** have claimed
- change the terms of **your cover** or any **excess**
- reduce the amount **we** pay
- cancel **your cover**

### Claims

13. If **you**, or someone for **you**, knowingly make a false or exaggerated claim **we** may refuse to consider the claim, recover money already paid for that claim, treat this **cover** as though it had never existed and you will not receive a refund of any of your **contribution**

14. If **your** claim falls under more than one Section or more than one part of a Section **we** will only consider **your** claim under one Section or part of a Section

## Renewal

15. Before the end of the **cover period** and **you** will receive an offer to renew **your cover** for another 12 months or tell **you** that renewal will not be offered
16. If you receive an offer to renew **your cover** it will tell **you** the **contribution** and any changes for the new **cover period**. If **you** pay by direct debit **your cover** will then continue automatically unless say that **you** do not want to renew or pay this way

## Third parties

17. No person or entity has any rights under or connected with this **cover** under the Contracts (Rights of Third Parties) Act 1999 but this does not affect the rights a person or entity has separately from that Act
18. **You** cannot transfer this **cover** to any other person or legal entity unless. **You** will not give any other person or legal entity any right or right to sue under or connected with this **cover**. If **we** agree to make a payment under this **cover** after transferring it **we** will deduct from the payment any money **you** owe or may owe **us**

## Laws

19. Under **UK** law, **you** and **we** may choose the law to apply to this **cover**. Unless **you** and **we** agree to use a different law, the law of the part of the **UK** **you** normally live in will apply to this **cover**
20. **You** and **we** agree that any legal proceedings between **you** and **us** about this **cover** will take place in the Courts of the part of the **UK** **you** normally live in

## General exclusions

**We** do not cover anything caused by, resulting from or connected to

1. anything **you** do not own or are not legally responsible for
2. anything that happened, existed or showed any signs before the first **cover period** started
3. anything that results from or is connected to something that happened, existed or showed any signs before the first **cover period** began
4. anything **you** knew about or should reasonably have known about before the first **cover period** started that could result in a claim
5. a **business**
6. **damage** by animals, birds or insects except from a collision
7. mechanical or electrical breakdown or failure
8. customs officials, other officials or authorities confiscating, delaying, withholding, damaging or destroying any of **your** property
9. any deliberate, malicious or unlawful act by **you** or anyone acting for **you**
10. anything that happens gradually, the effect of light or the atmosphere, corrosion, mould, dry or wet rot, fungus or shrinkage, scratching or denting, normal use, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
11. anything that happens which is not a direct result of the incident that caused **you** to claim unless specifically included in this **cover**
12. pollution, smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste
13. nuclear reaction, nuclear radiation or radioactive contamination
14. the market value of something reducing because it is repaired or restored
15. pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
16. **terrorism** and any action taken to control, prevent or suppress **terrorism**
17. someone using a counterfeit, forged, false, fraudulent or invalid way to pay **you** and **you** cannot collect the payment
18. **war**, invasion, acts of foreign enemies, hostilities if **war** is declared or not, civil war, rebellion, revolution, military force or from any action taken to control, suppress or prevent it
19. the cost of preparing a claim
20. anything **you** can claim elsewhere

## Complaints

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

- calling: 0800 0882 284
- emailing: [service@themilitarymutual.com](mailto:service@themilitarymutual.com)
- writing to: The Military Mutual Limited, PO Box 993, Portsmouth, PO1 9PS

Attempts will be made to try to resolve **your** complaint immediately. If this is not possible your complaint will be acknowledged within five working days. If **your** complaint cannot be resolved in 3 weeks **you** will receive a letter explaining the reasons why and the further action that will be taken

In the unlikely event that **your** complaint is not resolved within eight weeks or **you** are not happy with the outcome **you** can contact the Financial Ombudsman Service (FOS)

**You** can

- write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- call 0800 023 4 567 or 0300 123 9 123
- email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if the FOS can deal with **your** complaint **you** will need to refer **your** complaint to them within six months of receiving the final response

This Complaints process does not affect **your** right of legal action against **us**

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