



The Military Mutual Military Kit and Personal Belongings Cover

Cover Summary

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Cover Summary

Price, Excesses and Limits

Price

	Starter	Standard	Standard Plus
Annual Price	£60	£120	£180
Monthly Price	£5	£10	£15

Excesses

The excess for all Sections is £50. For Section 4 – Legal liability and occupier’s liability this only applies to claims for property.

Limits

Sections	Cover Limits		
	Starter	Standard	Standard Plus
Section 1 – Kit, personal belongings, valuables, contents, and pedal cycles			
1. Service uniforms, kit, and equipment you own or borrow	£5,000	£10,000	£15,000
2. Service uniforms, kit and equipment issued to you	£15,000	£20,000	£25,000
3. Your personal belongings and valuables	£5,000	£10,000	£15,000
4. Room contents	£2,500	£5,000	£10,000
5. Medals and decorations	£500	£750	£1,000
6. Mobile phones	£750	£1,000	£1,500
7. Household contents	£2,500	£5,000	£10,000
8. All pedal cycles and pedal cycle accessories	£500	£2,000	£3,500
9. Downloaded information	£250	£500	£750
10. Unauthorised use of a mobile phone	£250	£500	£750
Limit for each item of personal belongings or valuables	£1,500	£3,000	£5,000
Limit for each piece of Kit	£2,000	£4,000	£6,000
Section 2 – Money and bank cards	£500	£1,000	£1,500
Section 3 – Damage to living quarters	£20,000	£20,000	£20,000
Section 4 – Legal liability and occupier’s liability	£1,000,000	£1,000,000	£1,000,000
Section 5 – Holiday Cancellation	£1,500	£2,500	£4,000

Summary

We recommend you look at the following information to make sure you understand the cover we offer, paying particular attention to the summary of “Significant Exclusions”. You should also read our Military Kit and Personal Belongings Cover wording in full which is available online at www.themilitarymutual.com

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

- Cover for accidental damage to
- kit you own or borrow
- kit issued to you
- your personal belongings and valuables
- room contents
- medals and decorations
- pedal cycles and pedal cycle accessories
- mobile phones
- household contents you take with you while deployed outside the UK

and

- lost, stolen or damaged downloaded information

- unauthorised use of a mobile phone

Significant exclusions

- Sports equipment while being used
- Damage caused by cleaning or repair
- Theft of unattended pedals cycles not in a locked building or not locked to something that cannot be moved
- Theft from living quarters or a hotel room unless evidence of a break in
- Theft from an unlocked vehicle caravan or boat or a locked vehicle caravan or boat if the items are not out of sight
- Unauthorised use of a mobile phone by someone related to you

Section 2 - Money and bank cards

Money lost, stolen or damaged including unauthorised use of bank cards

Significant exclusions

- Unattended money not inside a building or living quarters
- Unauthorised use of cards by anyone related to you

Section 3 - Damage to living quarters

Accidental damage you may cause to MoD living quarters and MoD contents anywhere in the world

Significant exclusions

- The cost to clean your living quarters
- Fire damage to interior decorations
- Damage caused by any animal

This policy includes a general cover exclusion for 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.

Section 4 - Legal liability and occupiers liability

Your legal liability if you accidentally injure or kill someone or accidentally damage someone else's property

Significant exclusions

- Liability from a business except your employment with the MoD
- Any land or buildings you own or use except your living quarters
- Spreading any contagious disease or virus
- Motor vehicles used on a public road or in circumstances where any Road Traffic Act or similar law applies
- Aircraft, and watercraft except sailboards, paddleboards, surfboards, and similar craft
- Hunting or racing of any kind unless on foot

Section 5 - Holiday cancellation

If you have to cancel or cut short your holiday because of an order you receive in connection with your MOD duties.

Significant exclusions

- Any costs that result from not telling the holiday company or travel agent as soon as possible that the holiday will be cancelled
- Any holiday accommodation and travel costs that will not be received back from the holiday company, travel company or anywhere else