FORCES PLAN
KIT ESSENTIALS

Policy Wording

Effective 1st October 2025

Contents

Your Policy Wording

Thank **You** for choosing to insure **Your Military Kit** with Forces Plan (a trading style of Plum Underwriting Limited, which is part of Brown & Brown (Europe) Limited).

Established in 1993, Forces Plan is a highly respected insurance underwriting agency with a history of providing market leading insurance solutions. **Our** aim is to deliver excellence through **Our** products and with a first-class service; build long term relationships with all of **Our** policyholders.

We choose **Our** Insurers who cover the risks in the **Policy** very carefully, based on their financial strength and service capabilities. The Insurer(s) for **Your Policy** is as detailed on **Your** Schedule.

Our claims service is designed to respond when **You** need it most – 24 hours a day, 7 days a week.

We are delighted to be given the opportunity to provide **You** with an insurance **Policy** and can assure you that **We** will do all **We** can to keep **You** as a valued customer for many years ahead.

Our property insurance **Policy** is designed to protect **You** against the risk of things happening suddenly which **You** could not have expected such as fire, theft, **Flood** and **Storm**. It is not designed to protect **You** against losses that arise due to the gradual deterioration or poor maintenance of **Your** property.

The **Policy** is a contract of insurance between **You** and **Us** and is reliant on **You** providing **Us** with accurate information. Failure to provide this may invalidate the contract or affect the settlement of any claim under the **Policy**. For more information, please refer to the 'General Conditions' section.

In return for payment of the full premium shown on your Schedule, **We** agree to insure **You**, subject to the terms and conditions contained in or endorsed on this **Policy**, against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the **Period of Insurance** shown on **Your** Schedule.

It is essential that **You** read all documents forming part of **Your Policy** to ensure that **You** fully understand the cover that **We** have provided.

The law applicable to this Policy

We and **You** can choose the law which applies to this **Policy**. **We** propose that the Law of England and Wales applies. Unless **We** and **You** agree otherwise, the Law of England and Wales applies to this **Policy**.

Eligibility

You must be either:

- A serving member of HM Forces including reservists.
- A civilian on attachment to HM Forces and residing outside the UK within 30 days of commencement of this **Policy**.

How to Use This Policy

Please read this **Policy** wording with **Your Policy** Schedule in order to make sure that **You** are satisfied with **Your** insurance. If **You** have any questions please contact Forces Plan.

Why some words are shown in bold type

Certain words and phrases printed in **bold type** have defined meanings throughout this **Policy**. **You** can find the meanings of these defined terms in the Definitions section.

Cover details

You will find the following headings on many pages:

What is covered	What is not covered
These sections give detailed information on the insurance provided and must be read with **'What is not covered'** at all times.	These sections draw **Your** attention to what is not included in **Your Policy**.

To help you further...

We have included some explanatory notes in **Your Policy**. These are printed in orange.

How to Make a Claim

To make a claim, please refer to the section 'How to Make a Claim' on **Your** Schedule for the contact details.

When notifying a claim, please provide **Your** name, **Policy** number (shown on **Your** Schedule), the name of **Your** insurance broker or intermediary (if applicable this will be shown on **Your** Schedule) and full details of the loss or damage.

There are several claims conditions that operate. Please refer to the 'Claims Conditions' section of this **Policy** wording booklet which explains **Your** duties in the event of a claim and how **Your** claim will be dealt with.

Definitions

Where **We** explain what a word means, that word will have the same meaning wherever it is used in the **Policy** or Schedule. These words are highlighted by the use of **bold print** and start with a capital letter. Definitions are listed alphabetically.

Bedroom

A room originally built to be a bedroom even if it is now used for another purpose. A bedroom may be being used as a study, children's play room, gym etc. however if it could easily be changed back to a bedroom then it is a bedroom.

The exception to the above is if the room has been altered in such a way that it cannot easily be used as a bedroom again e.g. If a bedroom has been converted into a bathroom.

Computer Systems

Computer or other equipment or component or system or item which processes stores transmits or receives **Data**.

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious and criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer Systems**.

Cyber Incident

- Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer Systems**;

or

- Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer Systems**.

Data

Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **Computer Systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non- genuine traffic between and amongst networks and the procurement of such actions or instructions by other **Computer Systems**.

Endorsement(s)

A change to the terms of the **Policy** as shown under Endorsements in the Schedule.

Excess	The amount **You** are required to pay as the first part of each and every claim made.
Hacking	Unauthorised access to any **Computer Systems**, whether **Your** property or not.
Household Goods	This includes items such as televisions, games consoles, bedding and music systems.
Military Kit	Permanent Issue Kit: a. Service uniforms, service equipment on continuous personal charge for the sole use of **You**. 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 the sole use of **You**.
Money	Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, gift vouchers or gift cards, money orders, travel tickets including season tickets, petrol coupons, phonecards, pre–booked event and entertainment tickets and electronic money cards. It does not include credit card, cheque card or cash dispenser card liability.
Period of Insurance	The **Policy** will automatically be renewed upon receipt of **Your** monthly premium which is payable by Direct Debit. A new and separate period of insurance will accordingly run from the start of the first day of each month until the end of the last day of that month, until the **Policy** is cancelled (whether through non-payment of premium or otherwise).
Personal Effects	Clothes and items of a personal nature likely to be worn, used or carried. For example portable radios and TVs, handheld games consoles, mobile phones and sports equipment. It does not include **Valuables** or **Money**.
Personal Property	All of the following are included provided that they belong to **You**, or **You** are legally responsible for them and they are mainly used for private purposes or **Your** employment in HM Forces: • **Household Goods** • **Military Kit** • **Money** • **Personal Effects** • **Valuables**

Phishing

Any access or attempted access to **Data** made by means of misrepresentation or deception.

Policy

The Policy describes the insurance cover provided during the **Period of Insurance** as shown in **Your** Schedule which **You** have paid for, or have agreed to pay for, and for which **We** have accepted the premium.

Your Policy is made up of the following components:

- Schedule - identifying which sections of the Policy **You** have bought
- Section wordings
- **Endorsement(s)**
- Essential information including:
  - General conditions and exclusions
  - Definitions
  - Claims conditions - including making a claim and how **We** settle a claim
  - Making a complaint.

Residence

The address where **Your Personal Property** is kept.

Valuables

Jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes camera lenses), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Vehicles or Craft

1. Electronically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motorcycles, children's motor cycles, powered transporters (including e-scooters and Segways), quad bikes and children's quad bikes.
2. Aircraft (including any type of gliders), drones (including mechanically propelled aerial toys, models or devices), boats, hovercraft and any type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards, electric surfboards and windsurfers.
3. Trailers, carts, wagons, caravans and horse boxes.
4. Parts, accessories (including keys and key fobs), tools supplied with the vehicle and/or used for commercial purposes, fitted radios, cassette players and compact disc players and satellite navigation systems primarily used for any of the items in 1–3 above.

The following items are not included in this definition:

- Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to **Your Residence**.

- Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and they do not need to be registered for road use.
- Surfboards (non-electric), water-skis, snowboards and skis.
- Toys and models.
- Pedal cycles and electrically assisted pedal cycles. The motor should have a maximum power output of 250 watts and should not be able to propel the bike when it's travelling more than 15.5mph.
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

Vermin
Brown or black rats, house or field mice, grey squirrels, owls, pigeons, foxes, bees, wasps or hornets.

Virus or Similar Mechanism
Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **Computer Systems**, **Data** or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

We/Us/Our
Forces Plan (a trading name of Plum Underwriting Limited) acting on behalf of **Your** insurers.

You/Your
The person named in the Schedule as the Policyholder and **Your** spouse/civil partner/partner, children and any other person, all permanently residing with you and not paying a commercial rent. This definition does not apply to domestic staff.

General Conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Declare **Your Policy** void (treating **Your Policy** as if it never existed).
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Information you have given us

In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete and tell **Us** or **Your** broker if this information changes. If **You** are in any doubt, please talk to **Us** or **Your** broker. **We** will tell **You** if a change in information affects **Your** insurance.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information **We** will have the right to:

a. treat this **Policy** as if it never existed;

b. decline all claims;

c. retain the premium; and

d. request a refund from **You** of any claim payments already made.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information **We** will have the right to:

i. treat this **Policy** as if it had never existed, refuse to pay all claims and return the premium **You** have paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;

ii. treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms and apply these amended terms to all claims under the **Policy**, including any claims **You** have already made;

iii. reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

1. give **You** thirty (30) days notice that **We** are terminating this **Policy**; or
2. give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

Changes in your circumstances

You must tell **Us** as soon as possible about any of the following changes:

- Change of correspondence address.
- If **You** cease to be a member of HM Forces or civilian attached to HM Forces.
- If **You** have been declared bankrupt or been subject to bankruptcy proceedings.
- If **You** have received a Police caution for or been convicted of or charged with any offence other than driving offences.

If **You** do not keep **Us** updated on any changes to information or provide untrue or misleading information when updating **Us**, then the remedies outlined in 'Information you have given us' will be applied.

Policy duration

The **Policy** will automatically be renewed upon receipt of **Your** monthly premium which is payable by Direct Debit. A new and separate **Period of Insurance** will accordingly run from the start of the first day of each month until the end of the last day of that month, until the **Policy** is cancelled (whether through non-payment of premium or otherwise).

Dual insurance

If any injury, loss, damage or liability is covered by any other insurance then **We** will not pay more than **Our** share.

Fraud

Throughout **Your** dealings with **Us**, **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- Knowingly makes a fraudulent or exaggerated claim under the **Policy**, or
- Knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine), or
- Submits a knowingly false or forged document in support of a claim (whether or not the claim itself is genuine), or
- Makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement knowledge or collusion,

Then:

- **We** will cancel **Your Policy** from the date of the fraudulent act.
- **We** will not pay any fraudulent claims.
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under the **Policy** since the start date.
- **We** will not return any premium paid by **You** for the **Policy**.
- **We** will inform the Police of the circumstances.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us**, or any insurer to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

The value of your personal property

- **You** must notify **Us** as soon as possible if the full replacement value of **Your Personal Property** exceeds the amount shown in **Your Policy** Schedule.
- If the full replacement value of **Your Personal Property** exceeds this sum, the cover under the **Policy** will no longer meet **Your** needs.
- If **You** make a claim and the value of **Your Personal Property** exceeds the amount shown in **Your Policy** Schedule, **We** will only be able to settle claims at the percentage **You** are insured for. For example, if the value of **Your** personal property shown on **Your** Schedule only represents 70% of the full replacement value then **We** will not pay more than 70% of **Your** claim.
- The full replacement value of **Your Personal Property** means the current cost as new.

Changes to cover, terms or premiums

This clause explains how **We** may make changes to **Your Policy**.

We may change the price, benefits, terms, cover and/or exclusions of **Your Policy** by giving **You** no less than 60 days notice by email to **Your** last known address. Any such notice will explain **Our** reasons for making the changes. This does not apply to any changes in law, regulation and/or taxation of insurance business within the UK, when changes will be made according with **Our** statutory and regulatory obligations without prior notice.

We will only exercise **Our** ability to make changes to **Your Policy** in order to make reasonable and proportionate changes to reflect the following:

- Any changes that are required to give effect to decisions and/or guidance of a Regulator or Ombudsman.
- Any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with.
- Inflationary increases in general claims costs or administrative costs which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Increases in the relative cost of purchasing reinsurance, which affects the cost to **Us** of providing cover under **Your Policy**.

Taking care of your property

You must take and cause to be taken all reasonable precautions to avoid injury, loss or damage, and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage. **You** must maintain the property insured in good repair.

Cancelling your cover

You may cancel this **Policy** at any time by giving notice to Forces Plan via the Forces Plan website at www.forcesplan.co.uk or by mail, telephone or email.

Mail Forces Plan
Carlson House
Bradfield Road
Wix CO11 2SP

Tel 0330 551 0995
Email enquiries@forcesplan.co.uk quoting **Your Policy** number

- If **You** cancel this **Policy** within the first 14 days of receiving **Your Policy** documentation, then providing there has been no claim or incident likely to give rise to a claim, **We** will refund the premium in full.
- If a claim has been submitted or there is an incident likely to give rise to a claim, then no premium refund will be given.
- If **You** cancel this **Policy** more than 14 days after receiving **Your Policy** documentation then no refund of any premium paid will be given.
- **We** reserve the right to cancel the **Policy** with immediate effect in the event of non-payment of the premium and no refund will be given to **You** of any premiums previously paid.
- **We** may also cancel this **Policy** by giving **You** 14 days notice at **Your** last known email address and no refund of any premiums will be given.

Our right to cancel your cover

We reserve the right to cancel **Your Policy** in the following circumstances:

- **You** provide **Us** with inaccurate or incomplete information.
- **You** make a change to **Your** information which renders the risk no longer acceptable for **Us** to insure. Please see 'Changes in your Circumstances' for further information.
- **You** act in a fraudulent manner. Please see 'Fraud' for further information.
- **You** fail to supply requested validation documents. Please see the Claims Conditions section for further information.
- **You** use threatening or abusive behaviour or language towards **Our** staff or suppliers.

If **We** cancel **Your Policy**, **We** shall provide **You** with 14 days prior written notice to **Your** last known email address. Within this notice **We** will advise **You** of **Our** reasons for cancelling **Your Policy** and any premium refund will be calculated in accordance with the above.

Payments by Direct Debit

Forces Plan Kit Essentials is a monthly **Policy** which will renew for a further month, subject to the payment and acceptance of the monthly premium.

- The monthly premium will be collected on the first working day of each calendar month.
- If the first **Period of Insurance** commences part way through a month, two premiums will be collected on the first working day of the following month. The first premium covers the first Period of Insurance and the second premium for the next **Period of Insurance**.
- If one or more premiums have been paid, non-payment of a subsequent premium will take **You** off cover with effect from 00:01 hrs on the due date of the unpaid premium. **We** will then use reasonable endeavours to collect the outstanding payment(s) before exercising **Our** right to cancel the **Policy**.

Claims Conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Declare **Your Policy** void (treating **Your Policy** as if it never existed).
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Brown & Brown Claims (UK) Limited provide the claims handling service for this **Policy**. For this section the terms **Us**, **We** and **Our** are referring to Brown & Brown Claims (UK) Limited.

The first thing you must do

You must notify the Police or other appropriate local or civil authority immediately **You** become aware that a crime has been committed, obtain a crime or lost property number and notify **Us** in writing no later than 7 days after the date of such incident.

We recommend that **You** check **Your Policy** cover. Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled.

You should always

- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.
- Notify **Us** as soon as reasonably possible in writing, and on no account later than 30 days after the date of the incident, of any loss, damage, or any claim made against **You**, or any circumstance or occurrence which may subsequently give rise to a claim under this **Policy**.

Claims process

When **You** contact **Us**, **We** will do the following, as appropriate:

1. Take details of the loss.
2. Instruct an approved supplier to contact **You** if appropriate.
3. Where necessary, arrange for someone to call or contact **You** by telephone as soon as possible to discuss **Your** claim. This person may be one of **Our** own claims staff or an independent Chartered Loss Adjuster.

What you must do after making your claim

- Tell **Us** and provide full details in writing as soon as possible if someone is holding **You** responsible for damage to their property or bodily injury to them and send to **Us** any writ, summons, letter of claim or other document.
- If requested, send written details of **Your** claim to **Us** within 30 days.
- To help assist with dealing with **Your** claim **We** may require **You** to obtain estimates for the replacement or repair of the damaged property.
- **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing the above information as part of **Your** claim.
- To help prove **Your** claim **We** may require **You** to provide documentation as detailed in 'Proof of your claim and its value' below.

Proof of your claim and its value

It is **Your** responsibility to prove any claim. To help prove **Your** claim **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, proof of authenticity or other documents **We** may reasonably require.

What you must not do

- Admit or deny any claim made by someone else against **You** or make any agreement with them.
- Abandon any property to **Us**.
- Dispose of damaged items as **We**, an approved supplier or loss adjuster may need to inspect the damage.

What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

We are also entitled to take possession of the property insured and deal with any salvage. **We** may pursue any claim to recover any amount due from a third party in **Your** name. **We** are entitled to retain the right to communicate directly with **You** regarding **Your** claim, even in situations where **You** have appointed a professional representative, such as a loss assessor or claims management company, to act on **Your** behalf.

We are entitled to assess **Your** claim based on **Our**, an approved supplier's or loss adjuster's view and interpretation, even in situations where **You** have appointed a professional representative, such as a loss assessor or claims management company, to act on **Your** behalf.

How We Settle Claims

Personal property including military kit

We may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property, **We** may pay **You** for the loss or damage in cash or cash alternative (including vouchers and/or store cards).

Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay **You** a cash or cash alternative settlement, then payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay **You** the full replacement cost of the item with no discount applied.

We may appoint an approved supplier to act on **Our** behalf to validate **Your** claim. **They** are authorised to arrange a quotation, a repair or a replacement.

Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **We** will pay for accompanying items from a bathroom suite, three piece suite, or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

In all other circumstances an individual item from a matching set of articles is regarded as a single item. **We** will pay **You** for individual damaged items but not for undamaged companion pieces.

Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Will a deduction be made for wear and tear?

There will be a deduction for clothes (other than military clothing or kit), furs and household linen. There will be no deduction for all other **Personal Property**, provided that they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions).

General Exclusions

Unless specifically listed below, the following exclusions apply throughout the **Policy** and in relation to each claim.

We will not pay for:

Riot / civil commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic bangs

Loss or damage due to pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in market value

Any reduction in market value to any property following its repair or reinstatement.

Confiscation

Any loss, damage or liability caused by, or happening through, confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- Licence to Occupy Liability
- Public Liability

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.

Gradual deterioration / maintenance

Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of **Your Property**.

War risks

Any loss, damage or liability caused by or happening through war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Terrorism

Any loss, damage, cost or expenses of whatsoever nature directly or indirectly caused or occasioned by, or happening through, or in consequence of terrorism, or any action taken in controlling, preventing or suppressing any acts of terrorism, or in any way relating hereto.

For the purpose of this exclusion, 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group 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. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

Pollution / contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination, unless caused by:

- A sudden, unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **Your Residence**.

Deliberate loss or damage

Any loss or damage caused or allowed to be caused deliberately, wilfully, maliciously, illegally or unlawfully by **You** or anyone lawfully in the **Residence**.

Virtual currencies

Any loss or damage to any virtual currencies including but not limited to crypto-currency, including fluctuations in value.

Cyber exclusion

We will not pay for any loss, damage, cost or expense directly or indirectly caused by, contributed to by, arising from, occasioned by or resulting from:

a. any **Cyber Act** including but not limited to **Hacking**, **Phishing**, **Denial of Service Attack** or the transmission of any **Virus or Similar Mechanism**; or

b. any **Cyber Incident**.

This exclusion will not apply to sudden and unintentional physical damage resulting from causes which are covered by **Your Policy**.

cherish

Section A: Personal Property
including Military Kit

This section is automatically included.

What is the most we will pay?

Cover for **Personal Property** is subject to individual limits for:

- Bicycles
- **Military Kit**
- **Money**
- **Valuables**

The individual limits for these items are shown on **Your Policy** Schedule.

What is covered	What is not covered
1. Loss or damage Loss or damage to **Personal Property** anywhere in the world.	The amount of **Excess** shown in the Schedule. 1. Loss or damage: a. To items not in the care, custody or control of **You** or an authorised person. b. Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing. c. By chewing, scratching, tearing, fouling or urinating by domestic animals. d. Caused by rot, fungus, infestation, chewing, scratching, tearing, fouling or urinating by insects or **Vermin**. e. By any gradually operating cause or wear and tear. f. Caused by theft or attempted theft from an unattended motor **Vehicle** unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked. g. Arising from the cost of remaking any film, disc or tape, or the value of any information contained on it. h. Caused by theft or attempted theft from an unlocked hotel room. i. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming, e.g. costs incurred in preparing the claim or loss of earnings following **Your** bodily injury or illness. j. By mechanical or electrical breakdown or failure. k. To **Vehicles**. l. By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle. m. To any property mainly used for business, trade, profession or employment purpose other than military use. n. To plants or any living creature.

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<tr><th>What is covered</th><th>What is not covered</th></tr>
<tr><td></td><td>o. To documents.
p. 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.
q. To computers or computer equipment by:
i. Erasure or distortion of data.
ii. Accidental loss, erasure, mislaying or misfiling of documents or records.
r. To property more specifically insured by any other insurance.
s. To lottery tickets and raffle tickets.</td></tr>
<tr><td>2. Credit card liability
Your liability under the terms of any credit card, debit card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or living with You.
We will pay up to £1,000 for any one claim.
Do not forget to immediately inform the Police and issuing authorities in the event of a loss.</td><td>2. Any loss or claim:
a. Unless You have complied with the terms and conditions of the issuing authority.
b. Due to accounting errors or omissions.</td></tr>
</table>

Section B: Licence to Occupy Liability

Your Schedule will show if this section is in force.

What is covered	What is not covered
Liability arising from Licence to Occupy **Service Family Accommodation (SFA) or Substitute Service Family Accommodation (SSFA)** **We** will pay up to a maximum of £20,000 for any one claim that **You** become liable to pay as the Licensee arising from: 1. Damage to the buildings, fixtures or fittings of the **Residence**. 2. Accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the **Residence**. 3. Accidental breakage of: a. Fixed glass in: i. Windows ii. Doors iii. Fanlights iv. Skylights v. Greenhouses vi. Conservatories vii. Verandahs. b. Fixed ceramic hobs or hob covers. c. Fixed sanitary ware and bathroom fittings. **Single Living Accommodation (SLA) or equivalent accommodation** **We** will pay up to a maximum of £20,000 for any one claim that **You** become liable to pay as occupier arising from damage to the buildings, contents, fixtures or fittings of the **Residence**.	Loss or damage to: a. Any item not covered under Section A. b. Internal decorations unless caused by fire. c. Gates, hedges and fences.

Section C: Public Liability

This section is automatically included.

What is covered	What is not covered
Occupiers and Public Liability **We** will pay up to £2,000,000 (which includes costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event, source or original cause that **You** become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the **Period of Insurance** in respect of accidental: 1. Death, bodily injury or illness of any person not an employee of **You**. 2. Damage to material property not belonging to or in the custody or control of **You** arising from: a. The occupation of the **Residence** (but not its ownership). b. **Your** private pursuits.	Legal liability to pay compensation or costs arising from: a. Any business, trade, profession or employment. b. The transmission of any communicable disease or virus. c. The ownership, possession or use of **Vehicles**. d. Owning, possessing or using any dangerous dogs as listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983. This includes cross breeds of those listed with any other breed, and any updates or changes that are made to these laws. e. Ownership of any species of animal not domesticated in the UK. f. Death of or bodily injury or illness to **You** or **Your Family**. g Any liability which is covered under a more specific policy.

Making a Complaint

Forces Plan and **Your** insurer(s) aim to provide the highest standard of service to every customer.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right.

If your complaint relates to:	Please contact:
How **Your Policy** was sold or administered for **You** And/or **Your Policy** or a claim on **Your Policy**	Complaints Resolution Manager 52-56 Leadenhall Street London EC3A 2EB Tel 0800 208 8477 Email MGAcomplaints@bbrown.com

When you make contact, please provide the following information:

- **Your** name, address, postcode, telephone number and email address.
- The type of **Policy** and **Your Policy** and/or claim number.
- The reason for **Your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

Financial Ombudsman Service

Should **You** remain dissatisfied following a written response to **Your** complaint **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** may be eligible to make a complaint to the FOS if **You** are:

- A private individual
- A micro-enterprise employing fewer than 10 persons and with turnover or annual balance sheet that does not exceed €2 million
- A small business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million (small business)
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business.

The FOS's contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Email: complaint.info@financialombudsman.org.uk
Fax: 44 207 964 1001
Text Number: 07860 027 586 (call back service)

From within the United Kingdom:
Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

From outside the United Kingdom:
Tel: 44 (0)207 964 0500

Website: www.financial-ombudsman.org.uk

Please remember that **You** may have to refer **Your** complaint to the FOS within specific time-lines. **We** will communicate the applicable timeline in **Our** response to **Your** complaint.

The complaints handling arrangements above are without prejudice to **Your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **Your** contractual rights.

Our promise to you

We will

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.

Customer Service Information

Financial Services Compensation Scheme (FSCS)

All insurers providing cover under this **Policy** and Forces Plan are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 020 7741 4100.

Data Protection Notice

Forces Plan and the insurer(s) are committed to protecting **Your** personal data.

Forces Plan and the insurer(s) will use personal data about **You** fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at https://www.forcesplan.co.uk/privacy-policy/ which specifies:

- the information that Forces Plan Insurance Services and the insurer(s) may collect on **You** and from whom;
- how and why this information will be used;
- how Forces Plan and the insurer(s) may share and disclose the information; and
- the retention of **Your** personal data.

In some instances, Forces Plan and the insurer(s) may need to seek **Your** consent before processing such data. Forces Plan and the insurer(s) will always make it clear to **You** when and why **Your** consent is being sought. A hard copy of the Privacy Notice is available on request.

You have a number of rights (including the right of access to see personal information about **You** that is held in Forces Plan and the insurer(s) records) and these are detailed in the Privacy Notice. If **You** have any questions or concerns relating to the Privacy Notice or Forces Plan's data protection practices, or to make a subject access request, please contact:

Brown & Brown (Europe) Limited, Data Protection Officer, 7th Floor, 55 Mark Lane, London, EC3R 7NE.

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