

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the Policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

Insurer

The insurance for this policy is provided by a consortium of insurers comprising AXA Insurance UK plc, Royal and Sun Alliance Insurance Group plc, Equity Red Star and Allianz Insurance plc. Details of their proportionate shares are shown on the policy schedule.

Type of Insurance and Cover

The Protect Plus Policy is a multi-section kit, personal possessions and home insurance policy. All sections are optional. Sections are provided for Buildings (with an Accidental Damage option), Contents (including Accidental Damage), Issued and Purchased Uniform and Kit, Damage to Service Accommodation, Personal Possessions, Windsurfers, Contact Lenses and Mobile Phones.

All Sections

Significant Features and Benefits

Cover for Issued Military Uniform and Kit, Damage to Service Accommodation and cover for items owned by you wherever in the world you are based with HM Forces and in transit to and from your posting.

Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the General Conditions Section of the policy booklet for cover to apply.

These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the Protect Plus excess is £40 for contents and personal possessions (other than for laptops where the excess is £125), £50 for buildings and an excess of £1,000 applies for subsidence under the Building Section
- Certain losses or damage if any endorsement/clause is shown on your policy schedule – e.g. theft cover may be restricted under the contents section unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals

Military and personal property cover

– see Military and Personal Property Cover section of policy booklet for details.

Significant features and benefits

This provides cover for your issued uniform and kit, civilian clothing, personal belongings, money, credit cards and, if specified, pedal cycles, contact lenses, mobile phones and laptops. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

Significant and unusual exclusions or limitations

– see Military and Personal Property Cover section of policy booklet for details.

- No cover is provided under this section for boats, boards, water craft of any kind
- No cover is provided under this section for parachutes and diving and climbing equipment whilst in use
- No cover is provided for service firearms and their ancillaries
- Loss or damage to contact lenses, pedal cycles, mobile phones or laptops unless specified
- Restrictions apply for theft from an unattended vehicle. See policy booklet for details
- Theft of pedal cycles while away from home unless in a building or locked to an immovable object
- Theft or malicious damage caused by you, members of your household, paying guests or tenants

Contents section – see Contents section of policy booklet for details.

Home Contents are those items of a generally non-portable nature eg. Furnishings, televisions, videos etc. Where such items are held in single barrack accommodation please include the sum insured in the Worldwide cover section even if you live in the UK.

Significant features and benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft etc – see policy booklet.

In addition cover is provided for

- contents in transit
- contents temporarily removed from the home
- contents in the open within the boundaries of your home (up to £500)
- replacement locks if keys are lost or stolen (up to £300)
- spoilage of food in freezers (up to £500)
- loss of domestic fuel and metered water (up to £1,000)
- alternative accommodation following any insured loss
- damage caused by emergency access
- your liability as occupier, employer, tenant and in a personal capacity
- all other accidental damage occurring in the home, that we regard as insurable, is covered. See Home Contents Cover, Section 10 for details

Significant and unusual exclusions or limitations – see Contents section of policy booklet for details.

- no cover is provided for boats (other than canoes) or watercraft of any kind other than boards that have been specified
- certain losses or damage when your home is unoccupied for more than 30 days in a row
- theft or malicious damage caused by you, members of your household, paying guests or tenants

- loss or damage to pedal cycles unless they are specified and if left unattended they must be securely locked to an immovable object
- theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building
- loss or damage to mobile phones unless they are specified in the schedule
- loss or damage to laptops unless they are specified in the schedule
- damage occurring when your home is lent, let or sub-let
- certain losses or damage when your home is unoccupied or unfurnished for more than 30 days in a row
- certain loss or damage caused by you, paying guests or tenants
- liability as occupier of your home but this can be insured under the Contents section
- damage due to a fault or limit of design, manufacture or installation. In particular there is no cover for damage to underground services that do not work because they are worn out
- the cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- loss or damage to your buildings from any cause not listed in the policy booklet – but wider cover is available with the Accidental Damage Option

Buildings Section – See Buildings section of policy booklet for details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft etc – see policy booklet.

In addition cover is provided for:

- alternative accommodation following an insured loss
- accidental damage to fixed glass, sanitary fixtures and underground services
- damage caused by emergency access
- costs of tracing and accessing leaks (up to £5,000)
- the buyer when you are selling your home
- your legal liability as owner of your home

With the Accidental Damage Option, this cover is extended to cover all other accidental damage that we regard as insurable – see Buildings Section, Buildings Accidental Damage for details.

Significant and unusual exclusions or limitations

- damage by wet or dry rot

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under Protect Plus Insurance visit: www.protectandserve.co.uk

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like

to hear from you. Please refer to your policy booklet for details on the complaint procedure.

We are members of the Financial Ombudsman Service. If you have complained to the Insurers and they have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme depending on the type of insurance and circumstances of the claim.

Protect & Serve is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services Authority.

Underwritten by:

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