

KitCare Essentials

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**Arranged by JBI International Insurance Brokers Ltd
Underwritten by AXA Insurance UK plc**

This is your policy booklet. Please keep it in a safe place as it details the contract you have made with us.

Thank you for insuring with us – We hope that you will continue to insure with AXA through JBI for many years to come. Please be assured that we are committed to providing you with a first class service at all times.

We will insure you for events, as set out in this policy, during the period of insurance in return for payment of your premium. Please read this policy booklet together with your policy schedule and any endorsements, to check which sections of this booklet apply.

Please read the documents carefully to ensure they give you the cover you need. If you have any questions, please contact JBI at the address shown in your policy schedule.

Changes in your circumstances

When you arranged this insurance, you told us certain facts about your Military Kit, Service Equipment, Uniforms, Personal Possessions and Household Contents. You must tell us about any changes which alter these facts, as your cover may be affected if you do not. Please see page 21 for details of the type of changes that we need to know about.

How to make a claim

Please see page 27 for details of what to do if you need to make a claim.

The law applicable to the contract

You and we can choose the laws which apply to this policy. As we are based in England we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Please read the policy to make sure you know what cover is provided
If you require more cover or different cover consult your insurance adviser
or JBI International Insurance Brokers Limited

MAKING YOURSELF HEARD

Thank you for insuring with us – We hope that you will continue to insure with us for many years to come. Please be assured that we are committed to providing you with a first class service at all times.

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care. 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.

WHO TO CONTACT

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person.
- that you are giving them the right information.

WHEN YOU CONTACT US

Please give us your name and a contact telephone number

Please quote your policy and/or claim number, and the type of policy you hold

Please explain clearly and concisely the reason for your complaint

So we begin by establishing your first point of contact.

STEP ONE – INITIATING YOUR COMPLAINT

1. In the first instance you should write to JBI at the following address:

The Managing Director, JBI International Insurance Brokers Ltd,
Hercules House, Calleva Park, Aldermaston, Reading,
Berkshire, RG7 8AR

Your complaint will be given immediate attention.

If you wish to provide written details, the following checklist has been prepared for you to use when drafting your letter.

- Head your letter 'COMPLAINT'
- Give your full name, postcode and contact telephone number(s)
- Quote the type of policy and your policy and/or claim number
- Advise the name of your insurance agent/firm (if applicable)
- Explain clearly and concisely the reason(s) for your complaint

Send the letter to the person dealing with your complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

2. If your complaint is one of the few that cannot be resolved by this stage write to the Head of Customer Care at AXA Insurance who will arrange for an investigation on behalf of the Chief Executive

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Tel: 01473 205926
Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

3. If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Fax: 020 7964 1001

Referral to the FOS will not affect your right to take legal action against us.

OUR PROMISE TO YOU

- 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 information from complaints to continuously improve our service

To help us improve our service, we may record or monitor telephone calls.

DEFINITIONS

These words have the same meaning wherever they are used in the policy or schedule and will appear in bold print and start with a capital letter.

1 You/Your/Insured	the person named as the policyholder in the schedule their spouse/partner/civil partner and children normally residing with him/her
2 We/Us/Our	AXA Insurance UK plc
3 JBI	JBI International Insurance Brokers Limited
4 Contents	means household goods, tenants fixtures and fittings and interior decorations and items in 5 – 8 below provided they are used for private or military purposes and owned by or the legal responsibility of the Insured
5 Personal Possessions	means clothes, and articles of a strictly personal nature likely to be worn used or carried and also portable radios portable TV's, sports equipment and pedal cycles spectacles MP3 players, mobile phones (Valuables and Money do not fall within the definition of Personal Possessions)
6 Military Kit	means uniforms, military kit and service equipment either on permanent or temporary issue to the Insured or purchased by the Insured for their sole use and for which the Insured is personally responsible.
7 Valuables	means jewellery, articles of gold silver or other precious metals, laptops, watches, furs, cameras (which includes camcorders) and binoculars, pictures and other works of art, collections of stamps coins and medals
8 Money	means current coin and bank notes, cheques, postal and money orders, premium bonds, savings stamps and certificates current postage stamps, travel tickets, petrol coupons, record tokens, book tokens and other similar tokens, military identity cards, luncheon vouchers and trading stamps
9 Credit Cards	means credit card, debit card, cheque card or cash dispenser card
10 Private Residence	permanent accommodation provided by MOD or the house bungalow flat or maisonette shown in the schedule including its domestic garage and outbuildings if they form part of the property

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Where a heading is shown in blue in this policy summary full details can be found in your policy wording under the same heading.

This policy is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Insurance for British Forces personnel, TA/reservists and attached civilians based at MOD property. This insurance provides cover for military kit, uniform and personal possessions, anywhere in the world - Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Household contents, frozen food and personal accident may also be included – Your policy schedule will show if you selected these options.

Policy Conditions

- You must at all times keep the sums insured at a level that represents full value, failure to comply with this may jeopardise your claim or cover.

Features and Benefits

SECTION A – Military Kit, Personal Possessions and Valuables

- A limit of £500 for any one valuable, £400 for any one pedal cycle and £150 for any one pair of spectacles is shown in the policy wording – your policy schedule will show the revised limit if these have been increased.
- Loss or damage to clothing, uniforms, military kit, service equipment and personal possessions owned by or the legal responsibility of the insured and valuables occurring anywhere in the world.
- Accidental loss or damage to temporarily issued (period not exceeding 120 consecutive days) service equipment on personal charge to and for the sole use of the insured up to £2,000 per item.
- Tenants Liability up to £10,000.

SECTION B – Household Contents

- Limits of 5% of the contents sum insured for any one valuable and one third of the contents sum insured for any one claim for total valuables are shown in the policy wording – your policy schedule will show the revised limits if these have been increased
- Loss or damage caused by fire, explosion, lightning, earthquake, storm, flood, riot, malicious persons, subsidence, escape of water (e.g. from burst pipes or tanks) or oil, theft, collision by vehicles and animals, collapse of aerials, falling trees. (causes 1 – 11 in the policy wording)
- Rent or alternative accommodation up to 20% of the contents sum insured.

- Tenants Liability up to £3,000. Applicable if the building is rented.
- Loss or damage whilst your contents are in transit with a professional carrier or storage at a professional storage facility.

SECTION C – Frozen Food

- Loss or damage to frozen food due to a change in temperature or contamination by refrigerant up to £250.

SECTION D – Personal Accident

- Bodily injury to the Insured person named on the policy schedule caused solely and directly by violent accidental external and visible means – Please refer to the policy wording for full details of cover & benefits available.

SECTION E – Liability

- Public Liability Insurance up to £1,000,000, including damage arising from your occupation of the insured property (but not its ownership)

Significant or Unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. motorcycles and children’s motorcycles and motorcars) and any liability arising from them.
- Property primarily used for and liability arising from business purposes.

General Exceptions

- Riot or civil commotion, confiscation, sonic bangs, radioactive contamination, war risks, loss by deception, date change, reduction in market value, theft of any pedal cycles unless secured locked to or contained in a locked building, pollution and contamination.

Exclusions and Limitations under Section A – Military Kit, Personal Possessions and Valuables:

- Cover under this section is limited to £4,000 if household contents cover is held with another insurer. The policy will also be endorsed to only offer cover in the event of a claim if the claim has already been declined by your household insurer.
- Claims under this section are limited to £1,000 unless the loss or damage occurs whilst the item(s) is being worn used or carried, is concealed in a locked boot or glove compartment of a locked motor vehicle, being retained in a locked room.

Exclusions and Limitations under Section B – Household Contents:

- Loss or damage occurring after the private residence has been unoccupied for 30 consecutive days or more by malicious persons, escape of water, theft or accidental breakage of mirrors, fixed glass in furniture and ceramic hobs.
- Damage caused by any gradually operating cause.
- Loss of animals or chewing, scratching, tearing or fouling by domestic animals.

- Damage caused (whilst being carried) to audio and audio visual equipment which is designed to be portable.
- Loss or damage to valuables or money left in the open at the property to be insured.

Exclusions and Limitations under Section D – Personal Accident:

- If the injury results from any existing defect or chronic or recurring disease illness or other condition whether diagnosed or not of which the the insured was aware at the inception of this insurance or has suffered in the 12 months immediately preceding the inception of this insurance
- If the injury consists solely of or is caused directly by illness, disease or disorder
- No permanent total disablement benefit will be paid until one year after the disablement or if the insured person may be able to carry out any gainful employment or occupation.

Exclusions and Limitations under Section E – Liability:

- Liability in respect of bodily injury to any person under a contract or apprenticeship to you.

Duration

This is an annually renewable policy and the policy will renew automatically annually upon receipt of the appropriate premium.

Cancellation period

You are free to cancel this policy at anytime.

Any terms applying to refunds of premium are detailed within the policy wording.

Claim Notification

To make a claim, contact JBI on 0118 981 0222.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to JBI. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service.

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.fscs.org.uk

YOUR KITCARE ESSENTIALS COVER

SECTION A – Military Kit, Personal Possessions and Valuables

We will not pay more in total than the **Personal Possessions** sum insured for any one claim under cover 1.

The following limits apply

For any one Valuable - £500 unless specified in the schedule
For any one pair of spectacles - £150 unless specified in the schedule
For any one pedal cycle - £400 unless specified in the schedule
Loss or damage to temporary issue equipment - £2,000 single article limit
Tenant's Liability - £10,000

We shall pay in addition any amounts due under covers 2, 3, 4 and 5

IMPORTANT NOTE

We shall not pay more than £1,000 in respect of any occurrence of loss or damage due to accidental loss, theft or attempted theft of **Personal Possessions, Valuables** and **Money** removed from the **Private Residence** or Bank unless such property is at the time of loss or damage being

- (i) worn, used or carried by **You** or a responsible person aged 16 years or over who has been directly authorised by **You**
- (ii) retained in a locked room (but excluding any caravan, mobile home or motor home), safe, vault or strongroom
- (iii) concealed in a locked boot or glove compartment of a locked motor vehicle or
- (iv) moved during the course of a permanent change of address

Please note: **We** can only consider claims for issued **Military Kit, ID Cards** and Equipment where the relevant pay statement has been produced showing the deductions made from **Your** pay.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or damage occurring anywhere in the world to:</p> <p>1 (a) Military Kit</p> <p>(b) Personal Possessions Owned by or the legal responsibility of the person named as the policyholder in the schedule and used for private or military purposes</p> <p>(c) Valuables</p>	<p>We will not pay for the following</p> <p>1 (a) the amount of the excess shown in the schedule</p> <p>(b) loss of or damage to</p> <ul style="list-style-type: none"> (i) watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers, mechanically propelled vehicles and their parts or accessories but not lawn mowers and other garden implements (ii) animals and documents (iii) property more specifically insured

WHAT IS COVERED

WHAT IS NOT COVERED

2 Temporary issue (period not exceeding 120 consecutive days) accidental loss of or damage to temporary issue Service equipment on personal charge to and for the sole use of the **Insured**

3 Contact Lenses
Accidental loss of or damage to contact lenses

- (c) loss of or damage by wear and tear, rot, fungus, insects, vermin, atmospheric or climatic conditions, the action of light, gradually operating cause, dyeing, any process of cleaning or restoring, maintenance repair or dismantling, mechanical or electrical breakdown or derangement
- (d) breakage of glass (other than lenses) or articles of a brittle nature (other than jewellery)
- (e) loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible or irredeemable for any reason
- (f) contact lenses (see cover 3)
- (g) depreciation in value or consequential loss
- (h) theft of any pedal cycle whilst removed from the building unless
 - (i) in the custody of the **Insured** or an authorised person or
 - (ii) securely locked or
 - (iii) contained in a locked building
- (i) **Money** and **Credit Cards** (see cover 4)
- (j) in respect of spectacles
 - (i) loss of or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear and any other gradually operating cause or scratching
 - (ii) replacement due solely to change in prescription

- 3**
- (a) loss of or damage caused by any process of cleaning, restoring, altering or repairing, wear and tear and any other gradually operating cause or scratching
 - (b) replacement due solely to change in prescription or discolouration or protein deficiency

WHAT IS COVERED

- 4 Money and Credit cards**
(a) loss of **Money** excluding shortages due to error or omission
(b) liability under the terms of any **Credit Cards** as a direct consequence of the loss of such card and its subsequent unauthorised use by any person not related to the **Insured**
We will not pay more than £250 for any one claim
- 5 Tenant's Liability**
liability arising from any service regulation or MOD tenancy agreement for accidental damage to the building and **Contents** of any living accommodation on charge to and occupied by the **Insured**
We will not pay more than £10,000 for any one claim

WHAT IS NOT COVERED

- 4** (a) the amount of the excess shown in the schedule
(b) any loss arising after the authority issuing such card has received notification of the loss
(c) any loss unless the **Insured** has complied with the terms and conditions prescribed by the issuing authority
- 5** (a) the amount of the excess shown in the schedule
(b) interior decorations unless damage is caused by fire
(c) damage to buildings or **Contents** under a tenancy agreement unless reported to **Us** within 28 days of occurrence

SECTION B – Household Contents

Your schedule will show if this section has been chosen.

We will not pay more in total than the household **Contents** sum insured for any one claim under causes 1 – 11 and covers 12 – 15 and 18 – 22 (subject to any inner limits shown).

We will pay in addition any amounts under covers 16 and 17

The following limits apply

For any one **Valuable** – 5% of the **Contents** sum insured unless specified on **Your** schedule

For any one claim for **Valuables** – one third of the **Contents** sum insured

Inflation protection applies – see page 22

These are the standard limits. If **You** have increased any of them the revised limits which apply to **Your** policy will be shown in **Your** schedule

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or damage occurring to Your Contents while they are in the Private Residence by the causes shown on the following pages</p> <p>1 Fire, explosion, lightning, earthquake</p>	<p>We will not pay for the following</p> <p>1</p> <ul style="list-style-type: none"> a) the amount of the excess shown in the schedule b) watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motorcycles) but lawn mowers and garden implements are covered c) parts, accessories, tools, fitted radios cassette players and compact disc players for the things excluded in (a) above d) landlords fixtures and fittings e) property more specifically insured by any other insurance f) Pets g) documents other than shown in Cover 15 h) property primarily used for business purposes i) Money (see Section A) j) pedal cycles (see Section A) k) contact lenses (see Section A) l) spectacles (see Section A)

WHAT IS COVERED	WHAT IS NOT COVERED
<p>2 Storm or flood</p> <p>3 Riot, civil commotion, strikes, labour and political disturbances</p> <p>4 Malicious persons</p> <p>5 Subsidence or ground heave of the site on which the Private Residence stands</p> <p>6 Escape of water from (1) a fixed: water installation drainage installation heating installation (2) washing machine, dishwasher or water bed</p> <p>7 Theft or attempted theft</p>	<p>2 Loss or damage (a) by frost (b) to property in the open</p> <p>4 Loss or damage while the Private Residence has been unoccupied for 30 consecutive days or more</p> <p>6 Loss or damage while the Private Residence has been unoccupied for 30 consecutive days or more</p> <p>7 (a) Loss or damage while the Private Residence has been unoccupied for 30 consecutive days or more (b) theft from mechanically propelled vehicles (c) theft from the open</p> <p style="text-align: center;">See Cover 14 on page 14</p> <p>(d) loss 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</p> <p>We will not pay for the following unless there has been Violent and forcible entry to or exit from the Private Residence</p> <p>(e) loss or damage from any part of the Private Residence which is used for any trade, business or profession (f) loss or damage from the Private Residence if any part is lent let or sub-let or occupied by anyone but You (g) theft of Money (see Section A)</p>

WHAT IS COVERED

WHAT IS NOT COVERED

- 15 Documents**
Loss or damage by Causes 1 – 11 to documents (other than **Money**) deposited for safe custody in any bank, safe deposit or bank or solicitor's strongroom anywhere in the world
- We will not pay more than £100 for any one claim**
- 16 Rent and alternative accommodation**
While the **Private Residence** cannot be lived in because of loss or damage covered by this policy **We** will pay for
- (a) rent payable for which **You** are legally liable
 - (b) the reasonable cost of alternative accommodation up to a maximum of 20% of the **Contents** sum insured for any one claim
- 17 Your liability to the owner of Your Private Residence** (applicable if the **Private Residence** is rented)
- Loss or damage to the **Private Residence** for which **You** are legally liable as tenant
- (1) loss or damage covered by causes 1 – 11
 - (2) accidental damage to underground pipes and cables
 - (3) breakage of glass and sanitaryware
- We will not pay more than £3000 for any one claim**
- 18 Replacement of locks**
The cost of replacing keys and locks to an external door of the **Private Residence** or any safe following the loss of their keys
- We will not pay more than £250 for any one claim**
- 19 Accidental loss of oil and metered water**
Loss of domestic heating oil and metered water
- We will not pay more than £1,000 for any one claim**

- 17 Loss or damage to gates, hedges and fences**
- 18 The cost of replacing keys and locks to a garage or outbuilding**

WHAT IS COVERED

- 20** Accidental Damage
Loss or damage to **Contents** while they are in the **Private Residence**
- 21** Storage Cover
Loss or damage to **Contents** whilst in store in any furniture depository or professional storage facility
- 22** Transit cover
Loss or damage to **Contents** during the course of removal following permanent change of address carried out by professional carriers.

WHAT IS NOT COVERED

- 20** Loss or damage
- (a) specifically excluded under causes 1 - 19 of Section B
 - (b) by scratching, denting, chipping, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic condition, the action of light, gradually operating cause, dyeing, any process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown or derangement
 - (c) by chewing, scratching, tearing or fouling by domestic animals
 - (d) to contact lenses
 - (e) to food, drink and plants
 - (f) to articles of glass, china, porcelain, earthenware or stone (or other articles of a similarly brittle material) while being handled or actively used
 - (g) arising from depreciation in value or consequential loss
 - (h) specifically provided for under causes 1 - 19 of section B or section A
- 21**
- (a) smoke damage arising gradually or out of repeated exposure
 - (b) loss or damage by frost to property in the open
 - (c) theft unless involving forcible or violent entry or exit to or from the furniture depository or professional storage facility
 - (d) loss or damage by scratching, denting, chipping, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic condition, the action of light or gradually operating cause
- 22**
- (a) loss or damage by denting, chipping or scratching
 - (b) loss or damage to jewellery, watches, articles of gold, **Money**, securities and documents
 - (c) loss or damage if carriers conditions are not adhered to
 - (d) the amount of the excess shown in the policy schedule

SECTION C – Frozen Food

Your schedule will show if this cover has been taken

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet caused by rise or fall in temperature or contamination by refrigerant or refrigerant fumes</p> <p>The refrigerator or deep freeze cabinet must be:</p> <p>(a) in the Private Residence</p> <p>(b) owned by You or Your responsibility</p> <p>We will not pay more than £250 for any one claim</p>	<p>We will not pay for the following:</p> <p>Loss or damage caused by</p> <p>(a) a deliberate act of the supply authority or the withholding or restricting of powers by the authority</p> <p>(b) strike, lock-out or industrial dispute</p>

SECTION D – Personal Accident

Your schedule will show the number of units taken if this cover has been selected

The definitions on this page apply to the Personal Accident section only. The meaning for other definitions appearing in this section can be found on page 5.

- 1 Hospitalisation** The admission of an **Insured Person** into a properly licensed hospital for treatment as an in patient for a period in excess of 24 hours.
- 2 Insured Person(s)** The person(s) for whom cover has been selected as indicated in the policy schedule under Section D
- 3 Loss of Limb(s)** Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot
- 4 Loss of Sight** Total and irrecoverable loss of sight
- 5 Loss of Hearing** Total and irrecoverable loss of hearing
- 6 Permanent Total Disablement** Disablement which has entirely prevented the **Insured Person** from engaging in their **Usual Occupation** for 52 consecutive weeks without expectation of medical recovery or :-
 Disablement which has lasted for at least 52 consecutive weeks and will in all probability prevent the **Insured Person** from engaging in any relevant gainful employment for the remainder of their life
Note – Medical discharge will not be deemed proof of **Permanent Total Disablement** from **Usual Occupation**
- 7 Usual Occupation** If the **Insured Person** is a serving member of HM Forces it means the military service of any and every kind and in respect of a partner or child it is their normal full time paid employment provided it is 30 hours a week or more

Table of benefits

IMPORTANT:

See the definitions on page 5 and 17, Policy Conditions on pages 21-24 and General Exceptions on page 25.

The benefits below represent **ONE** unit of cover

Item	Description	Insured	Insured's Spouse/ Civil Partner	Insured's Child
1	Death	£10,000	£10,000	£1,000
2	Medical discharge from H.M. Forces due to Permanent Total Disablement from following own or alternative occupation in H.M. Forces	£10,000	NIL	NIL
3	Permanent Total Disablement (Insured Person not a member of H.M. Forces)	NIL	£10,000	£10,000
4	Loss of two Limbs or Sight of both eyes or Loss of one Limb and Sight of one eye	£10,000	£10,000	£10,000
5	Loss of one Limb or Sight of one eye	£5,000	£5,000	£5,000
6	Loss of Hearing in both ears	£10,000	£10,000	£10,000
7	Loss of Hearing in one ear	£2,500	£2,500	£2,500
8	Permanent total loss of use of any - (a) finger (at least one complete bone) (b) thumb (at least one complete bone) (c) toe (at least one complete bone)	£750 £1,250 £500	£750 £1,250 £500	£750 £1,250 £500

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If during the period of insurance an Insured Person sustains bodily injury caused solely and directly by violent accidental external and visible means resulting directly and independently of any other cause within two years in;</p> <ul style="list-style-type: none"> • Death • Medical discharge due to Permanent Total Disablement • Permanent Total Disablement • Loss of Limb(s) • Loss of Sight in one or both eyes • Total and irrecoverable Loss of Hearing in one or both ears • Permanent total loss of use of any finger, thumb or toe 	<p>a) if the injury results from any existing defect or chronic or recurring disease illness or other condition whether diagnosed or not of which the Insured or Insured Person was aware at the inception of this insurance or has suffered in the 12 months immediately preceding the inception of this insurance</p> <p>(b) if the injury consists solely of or is caused directly by illness or disease</p> <p>(c) if the injury arises from the Insured Person taking a drug which is not lawfully available or lawfully available only on prescription by a qualified doctor or dentist. This exception does not apply if the drug was prescribed</p>

WHAT IS COVERED

We will pay to the **Insured Person** or their legal representative the relevant benefit as described in the Table of Benefits

EXTENSIONS

1 Exposure

Accidental bodily injury shall include Exposure to the elements

2 Disappearance

In the event of the disappearance of an **Insured Person** after a period of six months **We** will deem that the **Insured Person** has died as a result of bodily injury within the scope of this policy and the Death benefit shall become payable subject to a signed undertaking from the **Insured Person's** legal representative that if the belief is subsequently found to be wrong such Death benefit shall be refunded to **Us**

3 Hospitalisation

In the event that the **Insured Person** is hospitalised as an in-patient due to accidental bodily injury during the period of insurance **We** will pay to the **Insured Person** a benefit of £25 per complete day that the **Insured Person** is hospitalised after the first 24 hours up to a maximum of 14 days

The benefit does not increase with the number of units purchased

WHAT IS NOT COVERED

- (d) if the injury arises whilst the **Insured Person** is under the influence of or being affected by alcohol
- (e) no **Permanent Total Disablement** benefit will be paid until one year after the disablement or if the **Insured Person** is able or may be able to carry out any relevant employment or occupation
- (f) if the injury arises from suicide or attempt thereat or wilful exposure to danger or injury
- (g) if the injury arises from or is traceable to or is caused by any gradually developing bodily deterioration, whatever the cause of that deterioration
- (h) if the injury arises from any medical or surgical procedures
- (i) If the injury results from participating in professional sports
- (j) Benefit is not payable to an **Insured Person** under more than one of items 1,2,3,4,5,6,7 or 8 for each separate incident giving rise to a claim

ASSIGNMENT

No benefit payable may be assigned. Payment of any benefit will be made only to the **Insured** or their legal representative(s). Upon receipt of the benefit by the **Insured**, **Our** liability shall cease.

SECTION E – Liability

*This section is automatically included in **Your** policy*

LIMIT

Liability for all damages payable arising out of one occurrence or series of occurrences consequent upon one original cause shall not exceed £1,000,000

WHAT IS COVERED	WHAT IS NOT COVERED
<p>All sums which the Insured becomes legally liable to pay as damages in respect of</p> <ul style="list-style-type: none"> (i) bodily injury (including death or disease) to any person (ii) loss or destruction of or damage to property occurring anywhere in the world during the period of insurance <p>We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses incurred with Our written consent</p> <p>In the event of the death of the Insured We will treat the Insured's legal personal representatives as the Insured in respect of liability incurred by the Insured</p> <p>UNSATISFIED DAMAGES</p> <p>If You are awarded damages and taxed costs by any court of law in the United Kingdom, the Isle of Man or the Channel Islands for bodily injury or loss or damage to property We will pay the outstanding amount of the Award provided that</p> <ul style="list-style-type: none"> (1) the judgement is not subject to an Appeal pending and remains unsatisfied in whole or in part three months after the date of the Award (2) You would have been covered by this sub-section had the position of You and the responsible party reversed (3) You agree to allow Us to enforce any rights and remedies which We will become entitled to upon making payment 	<ul style="list-style-type: none"> (a) liability in respect of <ul style="list-style-type: none"> (i) (1) bodily injury to the Insured (2) bodily injury sustained by any person under a contract of service or apprenticeship with the Insured and arising out of and in the course of such person's employment by the Insured (ii) loss or destruction of or damage to property belonging to or in the custody or control of the Insured (b) liability arising from <ul style="list-style-type: none"> (i) any wilful or malicious act (ii) the pursuit by the Insured of any trade, business, profession or employment (iii) the occupation of any land or building other than the occupation by the Insured of any residence not owned by the Insured (iv) the ownership, possession or use of watercraft, aircraft, mechanically propelled vehicles (which includes motor cycles and childrens motor cycles and motor cars) but this exclusion shall not apply to the ownership, possession or use of domestic garden implements, non-power driven craft used on inland waterways and model watercraft (v) the ownership or possession of a prescribed animal under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 SI 2292 (NI 21) and any amending legislation

POLICY 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 at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any payment.

1 Maintenance of Sum Insured at Full Value

You shall keep the sums insured at a level which represents the full value of the property insured by full value **We** mean

(a) Military Kit, Personal Possessions and Contents	the current cost as new (except for clothes, furs and household linen where an appropriate deduction for wear and tear will be made)
(b) for clothes, furs and household linen	the current cost as new less an appropriate deduction for wear and tear

2 Change in Circumstances

You must notify JBI as soon as possible in writing of any change which may affect this insurance and in particular any change of address, occupation, marital status, discharge or retirement from service in H.M. Forces.

You must also notify JBI at renewal of the policy if **You** have been declared bankrupt or have been convicted of or charged but not yet tried for any offence other than driving offences.

We will advise You of any change in terms

3 Taking Care of your Property

You must take and cause to be taken all reasonable precautions to avoid injury, loss or damage and take or cause to be taken all reasonable steps to safeguard **Your** property from loss or damage.

You must maintain all the property insured in good repair

4 Fraud

You must not act in a fraudulent manner

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

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- **We** shall not pay the claim
- **We** shall not pay any other claim which has been or will be made under the policy
- **We** may at our option declare the policy void
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date
- **We** shall not make any return of premium
- **We** may inform the police of the circumstances

5 Inflation Protection

JBI are fully aware of the problems caused by inflation and rising values of **Personal Possessions**, in particular jewellery.

Unless the sum insured is kept fully up to date, there is a danger that rising costs will deprive **You** of the full benefit of insurance if the property is lost or damaged.

As some protection against the effects of inflation every sum insured and monetary limit in sections A, B and C of the policy will be adjusted each month in line with the Consumer Durables Section of the Retail Price Index.

Remember, however, this inflation protection provision may not be sufficient to **Your** needs, especially if **You** have made any large purchases throughout the year, or **Your** circumstances change, i.e. through marriage, so to be sure of full protection **You** should review **Your** sum insured at regular intervals and advise **JBI** if an increase is necessary.

Any inflation increase in premium will automatically occur at policy anniversary when **Your** annual premium will be increased accordingly.

6 Cancelling Cover

You may cancel this policy within 14 days of receipt of the policy documents (for a new policy) or the renewal date (the **Cancellation Period**) by writing to **JBI** at the following address during the **Cancellation Period**:

JBI International Insurance Brokers Ltd
Hercules House
Calleva Park
Aldermaston
Reading
Berkshire
RG7 8AR

Or by sending an email to insurance@jbi-ins.co.uk

There is no refund of premium in the event of a total loss claim. However, in all other cases, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**

In the event of a total loss, if **You** are paying by instalments, **You** will either have to continue with the instalment payments until the policy renewal date or **We** may at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation Outside The Statutory Period

You may cancel this policy at any time by providing prior written notice to the above address.

Providing **You** have not incurred eligible claims during the period **We** have been on cover **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

If **You** are paying by instalments **Your** instalment payments will cease and if **You** incur eligible claims **You** will either have to continue with the instalment payments until the policy renewal date or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

We reserve the right to cancel the policy by providing 21 days prior written notice by registered post to **Your** last known address. Any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

7 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 at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any payment.

This is the procedure You should follow in the event of a claim or any event that may give rise to a claim.

- (a) On the happening of any loss destruction or damage the **Insured** shall;
 - (i) As soon as reasonably possible notify **JB**I or the **JB**I Claims Line and if property is lost or if theft or malicious damage is suspected inform the civilian police or military police for investigation and take all practical steps to recover property lost
 - (ii) Within 60 days submit in writing full particulars of the claim
 - (iii) Without expense to **Us** supply all reports certificates plans specifications information and assistance reasonably required
 - (iv) Send to AXA Forces Unit any communication received from other persons and shall not negotiate admit or repudiate any claim by any person
- (b) No property may be abandoned to **Us**
- (c) **We** shall have the right to negotiate defend or settle in the name of and on behalf of the **Insured** any claim made against the **Insured**
- (d) In connection with a claim under Section D an **Insured** person may be required to undergo a medical examination at **Our** expense

GENERAL EXCEPTIONS

These Exceptions apply throughout the Policy

We will not pay for

- (a) any loss destruction damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities
- (b) loss destruction or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- (c) any loss destruction damage or liability as a consequence whether direct or indirect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- (d)
 - (i) loss or damage to any property or expense resulting or arising therefrom or any consequential loss
 - (ii) any legal liability directly caused by or contributed to by or arising from
 - (1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component
- (e) loss where property is obtained or attempted to be obtained by a person using any form of payment which proves to be counterfeit false fraudulent invalid uncollectable irrecoverable or irredeemable for any reason
- (f) any loss or damage to any computer equipment whatsoever and/or software and/or microchip controlled electrical appliance owned by **You** or in **Your** custody or control or any resultant loss of data contained within any computer/software/database or similar equipment directly or indirectly caused by or contributed to by or arising from the failure of that equipment at any time to treat any calendar date as the correct date and/or to manipulate correctly other information or process other commands using any such data
- (g) riot or civil commotion strikes labour and political disturbances
- (h) any loss or damage or 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 thereto. 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 riot attending a strike civil commotion and malicious damage are not excluded hereunder.

HOW WE WILL SETTLE CLAIMS

We will at **Our** option repair, reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired **We** may at **Our** option pay in cash the amount of the loss or damage.

An approved supplier may be appointed where appropriate to act on **Our** behalf to further validate **Your** claim and they are authorised to arrange a quotation, a repair or replacement where applicable.

The sums insured will not be reduced by any claim.

Matching set and suites

An individual item of a matching set of articles or suite of furniture is regarded as a single item.

We will pay **You** for individual damaged items but not for undamaged companion pieces.

Will a deduction be made for wear and tear?

There will be a deduction for clothes furs and household linen. There will be no deduction for all other **Contents** provided they have been maintained in good repair and the sums insured represents the full value of the property (See Policy Conditions on Page 22)

Other insurance policies

If any injury loss or damage is covered by any other insurance **We** will not pay more than our rateable portion

HOW TO MAKE A CLAIM

- 1 Check that the cause of the loss, destruction, damage or injury is covered. The policy contains details of what is covered, what is excluded and how the claims are settled. If **You** need to claim or have any queries regarding a possible claim, **JB**I will be happy to give **You** advice and assistance. **You** can contact **JB**I by;

Telephone: from the UK – 0118 981 0222
from overseas – 0044 118 981 0222

Fax: from the UK – 0118 981 1220
From overseas – 0044 118 981 1220

Email: insurance@jbi-ins.co.uk

- 2 Complete the claim form obtainable from **Your JB**I agent or **JB**I.
- 4 Obtain estimates as soon as possible for repairing the damage. **We** should be given an opportunity of inspecting any damage.
- 5 If someone is holding **You** responsible for damage to their property or for bodily injury to them it is important that **You**:
 - (a) Tell **Us** and provide full details in writing as soon as possible.
 - (b) Send **Us** without delay any writ, summons or other legal document served on **You** or any member of **Your** family.
- 6 Return the completed claim form together with any supporting documentation directly to:

JB I Claims Unit
PO Box 3067
Eastbourne
BN21 9FW

Any queries regarding Your claim should be directed to JB I Claims Unit on Tel: 0870 350 0555 or if You are overseas call 0044 1323 418598

We will

- 1 Where necessary, arrange for someone to call as soon as possible. This person will either be a Company Claims Inspector or an independent Chartered Loss Adjuster appointed to discuss **Your** claim.
- 2 In other cases, either **JB**I or AXA Forces Unit will let **You** know if **We** need any more information, although **We** hope that in most cases **We** will be able to settle **Your** claim on the basis of the details contained in the claim form.