

# Kit & Contents

## Insurance Product Information Document

Company: PAX Insurance

Product: Kit & Home Contents Insurance

PAX Insurance is a trading name of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority ("FCA"). FCA Reference number 310451. Registered Office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AN. Company registration number 210725.

This document is a summary of the key features and exclusions of this insurance policy. It is not personalised to your individual needs or selections of cover. Complete pre-contractual and contractual information is provided in your policy documentation.

### What is this type of Insurance?

This is an insurance which can provide cover for specific events causing loss or damage to Military Kit, Personal Possessions, or Home Contents, and where selected, Legal Expenses cover for the defending or pursuing of legal rights for specific circumstances. Your policy must include at least two out of the Military Kit, Personal Possessions and Home Contents sections of cover.

PAX Kit & Home Contents Insurance is underwritten by Royal & Sun Alliance Insurance plc ("RSA"). RSA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference number 202323. Registered Office: St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Company number 93792.



### What is insured?

#### Military Kit (optional cover)

- ✓ Loss of or damage to your service uniforms, kit and equipment. A limit of £15,000 applies if on temporary issue.

#### Personal Possessions (optional cover)

- ✓ Loss of or damage to your personal possessions such as jewellery and clothing. Includes household goods and domestic equipment if you normally live in a barrack block or similar shared Service accommodation.
- ✓ Loss of money up to £500, and loss from a lost or stolen credit card up to £500.
- ✓ Loss of or damage to Medals and Military decorations, up to £500 during any period of insurance.

#### Home Contents (optional cover)

- ✓ Loss of or damage to contents in your home by specified events including fire, flood, storm, theft, escape of water and accidental damage.
- ✓ Replacing damaged freezer food following accidental change in the freezer temperature.
- ✓ Sum insured increased by £3,000 during December and for one month before and after a Wedding.
- ✓ Business equipment at home up to £5,000 any one claim.
- ✓ Contents in transit and storage within the UK (unless you request worldwide cover).
- ✓ Contents whilst temporarily away at university, college or boarding school, excluding accidental damage, up to 30% of the contents sum insured.
- ✓ Loss of or damage to household goods in your custody whilst serving away from home anywhere in the world on an unaccompanied posting or detachment, up to £1,000 any one event.

#### Pedal Cycles and Laptops (optional covers)

- ✓ Loss or damage to pedal cycles.
- ✓ Loss or damage to laptops and tablets.

#### March Out / Out Muster (optional cover)

- ✓ Covers your liability for charges incurred under Service Regulations for loss of or damage to fixtures, fittings, contents and accidental damage to the buildings of MoD accommodation, up to £20,000 any one claim.

#### Legal Liabilities (provided if Home Contents is selected)

- ✓ Your legal liability for accidental death or injury to any person or accidental damage to property and which is incurred as occupier of your home and its land or in a personal capacity ("Occupier's and Personal Liability"). Limit of £1,000,000 plus defence costs and expenses.
- ✓ Your legal liability under a private rental agreement for damage to your home by specified events such as fire or flood, up to 30% of the contents sum insured.

#### Legal Expenses (optional cover)

- ✓ Provides you and your family with costs up to £40,000 any one claim for a range of legal issues and disputes, including those relating to consumer contracts and your home.



### What is not insured?

- ✗ Loss, damage or liability occurring, or arising from an event occurring, before the insurance starts or caused deliberately by you or your family who normally live with you.
- ✗ Loss, damage or liability caused by wear and tear, anything that happens gradually, damp or vermin. Electrical or mechanical breakdown or derangement is also excluded from Military Kit, Personal Possessions, Home Contents, Pedal Cycles and Tenant's liability cover.

- ✗ If you leave your home unoccupied for more than 60 consecutive days. Home Contents cover excludes loss or damage by escape of water, vandals (unless there has been forcible entry or exit to the home), theft and accidental damage. Tenant's liability cover is also excluded.
- ✗ Loss, damage or liability caused by a computer virus.
- ✗ Motor vehicles or property insured by you which is held or used for trade or business purposes.
- ✗ Laptops and tablets unless you request such items to be covered under the Personal Possessions section.
- ✗ Theft of property from a vehicle is limited to £1,000 unless someone aged 16 or over is in the vehicle. No cover applies for theft from an unattended vehicle unless the vehicle is locked. These restrictions do not apply if the vehicle is a military vehicle on exercise or the property is in the custody of military transport authorities or professional removers.
- ✗ Occupier's and Personal Liability excludes liability arising from damage to property belonging to you or your family, injury to you or your family or ownership or use of vehicles.
- ✗ Legal Expenses— any event not reported within 6 months of it happening, any claim where there is not a reasonable chance of winning your case or costs incurred before RSA has agreed to support the claim.



### Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess), which will be shown in your policy documentation.
- ! RSA will not pay more than the sum insured or limits shown in your schedule and policy.
- ! If your sums insured are less than the cost of replacing the property as new, any claim payment will be proportionately reduced.
- ! Valuables such as jewellery and items under the Personal Possessions section are limited to £2,500 any one item unless specified in the schedule.
- ! If RSA agree to a cash settlement for lost or damaged property, the amount will not normally exceed the amount RSA would have paid one if its preferred suppliers for the property's replacement or repair.



### When and how do I pay?

Annual premiums may be paid by direct debit, credit card or by cheque. Monthly instalments can only be paid by direct debit.



### Where am I covered?

- ✓ Items under the Military Kit, Personal Possessions, Pedal Cycles and Contact Lenses section are covered whilst anywhere in the world.
- ✓ Your home at each address shown in your schedule for Home Contents and whilst temporarily removed in specified circumstances.



### What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us within 30 days of any changes which affect or may affect this insurance, including any change of address, any convictions, increases to sums insured, change of occupation or if your home will be unoccupied for more than 60 consecutive days.
- Pay the premium when required.
- Maintain the property insured in good condition and take steps to prevent loss or damage.
- Notify any loss, damage or liability which may result in a claim as soon as possible. Any theft, malicious damage, vandalism or loss of property outside your home must also be reported to the police immediately. You must not settle, reject or negotiate any claim without RSA's permission.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



### When does the cover start and end?

Cover can start once you have accepted the policy terms and agreed to pay the premium. It will last for 12 months from your policy start date or renewal date unless it is cancelled by you or by RSA before it ends.



### How do I cancel the contract?

You can cancel cover at any time by giving PAX Insurance 14 days' written notice.

If you cancel within 14 days of receiving the policy (or within 14 days of the start date for a renewed policy), RSA will refund the entire premium paid.

After 14 days, RSA will refund the premium paid less a charged for the days been on cover.

There will be NO refund if a covered incident has occurred.

*Refer to 'Your right to cancel the policy' for full details of the cancellation terms.*

### How do I make a claim?

To make a claim on your policy, call 0844 412 4262 or email [propertyservices@directgroup.co.uk](mailto:propertyservices@directgroup.co.uk). Full details are included on page 3 of your Policy Wording.