



Summary of cover - Trinity kit and home insurance

NAME OF THE INSURER

Arch Insurance Company (Europe) Ltd

TRINITY KIT AND HOME INSURANCE POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request. You may wish to review and update your cover periodically to ensure it remains adequate.

SECTION ONE: MILITARY SERVICE UNIFORM AND EQUIPMENT AND KIT (page 9)

Cover for physical loss or damage anywhere in the world

Significant exclusions or limitations

- We will pay up to GBP 5,000 for any unspecified item.
- We will pay up to GBP 500 for theft or disappearance from any unattended vehicle
- We will not pay for damage to guns caused by rusting or bursting of barrels.
- We will not pay the excess shown in the schedule.
- We will not pay the cost of replacing undamaged items forming part of a pair, set with a value of more than GBP 1,500.

SECTION TWO: VALUABLES AND PERSONAL POSSESSIONS (page 10 & 11)

Significant features and benefits

Cover for physical loss or damage anywhere in the world including cover valuables and personal possessions.

Significant exclusions or limitations

- We will pay up to GBP 1,500 for any unspecified item.
- We will pay up to GBP 1,000 for theft or disappearance from any unattended vehicle.
- We will pay up to GBP 2,000 for theft or disappearance of jewellery from hotel, motel rooms during your absence
- We will pay up to GBP 500 for any portable electrical item, unless specified in your schedule.
- We will not pay the excess shown in the schedule.
- We will not pay the cost of replacing undamaged items forming part of a pair, set with a value of more than GBP1,500.

SECTION THREE: CONTENTS (page 12 to 18)

Significant features and benefits

Cover for physical loss or damage caused by:
Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Collision by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Landslip or Heave, Falling Trees, Lamp-posts or Telegraph Poles, Food spoilage of freezer contents.

Significant exclusions or limitations

- We will not pay for damage to Property in the open caused by storm, flood or weight of snow.
- We will not pay the excess shown in the schedule.
- We will pay up to GBP250 in respect of replacement locks.
- We will not pay the cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function.
- We will not pay more than GBP750 for theft, attempted theft of contents from detached domestic outbuildings or garages.
- We will not pay any amount for contents in a furniture store for accidental damage if the furniture store is not approved by the Ministry of Defence.
- We will pay up to GBP20,000 in respect of your legal responsibility as licensee of Service Families Accommodation.
- We will pay up to GBP3,000 for gifts.
- We will pay up to GBP1,000 in total for porcelain china, glass and other brittle articles if accidental damage cover is included
- We will pay up to GBP1000 for food spoilage.
- We will pay up to GBP 750 for increased domestic water charges following an escape of water.
- We will pay up to GBP500 for winter tyres and headlight sets stored in a home in Germany in order to comply with German motoring regulations.
- We will pay up to GBP2,500 for loss of damage to contents whilst away at college, university or boarding school within the UK and the Isle of Man.

SECTION FOUR: LIABILITIES (page 19 & 20)

Your legal liability as occupier is covered.
Limit GBP 3,000,000 any one accident or series of accidents.

SECTION FIVE: MONEY AND CREDIT CARDS (page 21)

Significant features and benefits

Cover for loss or damage caused by:

- Theft or accidental loss of money.
- Amounts you become legally liable to pay following unauthorised use or theft of your credit cards.

Significant exclusions or limitations

- We will not pay for any shortages due to error or omission
- We will not pay for loss of value
- We will not pay the excess shown in the schedule.
- We will not pay for loss or theft of money and credit cards unless notified to the police within 24 hours of you discovering the loss or theft and in respect of credit cards you have complied with all other conditions the credit cards was issued

SECTION SIX PEDAL CYCLES (page 22)

Significant features and benefits

Cover for loss or damage caused by:

- Theft or attempted theft, accidental damage anywhere in the world

Significant exclusions or limitations

- We will not pay for loss or damage to tyres, lamps, accessories if the cycle is stolen or damaged at the same time.
- We will not pay for damage from mechanical or electrical faults or breakdown
- We will not pay for loss or damage whilst use for racing, pace making, or let out on hire.
- We will not pay to replace a stolen cycle unless locked to an immovable object on within a locked building
- We will pay up to GBP200 for any one cycle or GBP250 for any one claim in total unless specified in your schedule

COOLING OFF PERIOD

You may cancel this insurance within 14 days of you buying this insurance or the day on which you receive the documents whichever is later. We will provide a full refund of the premium paid. We can decide not to refund any premium if you have made a claim on this insurance.

HOW TO MAKE A CLAIM

In the event of a possible claim under this insurance you must notify Davies Managed Systems, PO Box 2801, Trinity Street, Hanley, Stoke on Trent, ST4 9FZ or telephone 0344 856 2429. In all communications the certificate number as shown on your schedule of insurance should be quoted.

HOW TO MAKE A COMPLAINT

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or a complaint regarding a claim please contact:

Arch Insurance Company (Europe) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Tel: 0207 621 5400, Fax: 0207 621 4501.

If you remain dissatisfied, you may refer the matter at any time to the Financial Ombudsman Service, which is an independent body that arbitrates on complaints. They can be contacted at Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 (for landline users) 0300 123 9123 (for mobile users). Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk.

In all communications the certificate number appearing in the schedule should be quoted. Referral to the Financial Ombudsman Service will not affect your statutory rights.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme at: 10th Floor, Beaufort House, 15 St. Boltoph Street, London EC3A 7QU. Tel: 0800 678 1100. Online: www.fscs.org.uk