

# Kit, Contents and Personal Possessions Insurance

## Insurance Product Information Document

Company: HCC International Insurance Company plc

## Product: Trinity Kit, Contents and Personal Possessions Insurance

This insurance is underwritten by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC. HCCII is registered in England and Wales. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202655).

This document summarises the key features of your Kit, Contents and Personal Possessions Insurance. Complete pre-contractual and contractual information is provided in the full policy documents.

### What is this type of insurance?

This is a kit, contents and personal possessions insurance policy for serving members of HM Armed Forces, reservists, veterans and civilians on attachment. Cover is provided for your military kit and equipment, personal possessions and contents.



#### What is insured?

- ✓ Loss or damage to military service uniform, equipment and kit anywhere in the world, up to the sum insured shown on your schedule.
- ✓ Loss or damage to valuables and personal possessions anywhere in the world, up to the sum insured shown on your schedule.
- ✓ Contents at the premises shown on your schedule, up to the sum insured shown on your schedule. Cover is provided for loss or damage due to listed insured perils, including escape of water, theft, and accidental damage.
- ✓ Contents cover, at the premises shown in your schedule, includes valuables up to £2,500 or 10% of contents sum insured, whichever is the lesser.
- ✓ Cover is provided for loss or damage to contents during the course of removal to your new home by a professional removal company or military transport authorities.
- ✓ Cover extends to include up to £20,000 for amounts you are legally liable to pay as licensee or occupier of Single Living Accommodation (SLA), mess accommodation, Service Family Accommodation (SFA) or equivalent.
- ✓ Optional extension for cover for contents in storage. This will be shown on your schedule if covered.
- ✓ Cover is provided for fatal injury due to fire, explosion or lightning at the premises for £10,000 for each insured person over 16 years of age, and £5,000 for each insured person under 16 years of age.
- ✓ Cover extends to include contents whilst at university, college, boarding school within the UK and Isle of Man, or living in the mess or block (SLA), for damage as a result of specified causes, up to £3,000.
- ✓ Liability cover as occupier but not owner of any property for bodily injury or property damage, caused by an accident at the premises, up to £3,000,000.
- ✓ Liability as a private individual for bodily injury or property damage caused by an accident anywhere in the world, up to £3,000,000.
- ✓ Liability as employer of any domestic employee in connection with your home for bodily injury or property damage, up to £5,000,000
- ✓ Theft or accidental loss of money up to the sum insured shown on your schedule.
- ✓ Theft or accidental damage to pedal cycles up to the sum insured shown on your schedule. Such cover is limited to £200 any one cycle unless specified on your schedule.



#### What is not insured?

##### The policy does not provide cover for:

- ✗ The amount of any excess that you will need to pay for claims.
- ✗ Damage from electrical or mechanical faults or breakdown.
- ✗ Any reduction in value of property following repair or replacement.
- ✗ Any loss or damage caused by domestic pets.
- ✗ Any loss or damage occurring before cover starts or arising from an event before cover starts.
- ✗ Any loss or damage caused deliberately by you or any person residing at the premises.
- ✗ Any loss or damage due to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- ✗ Any claim directly or indirectly caused by or arising from terrorism.



#### Are there any restrictions on cover?

- ! No cover applies for contents, due to escape of water, theft or attempted theft and accidental damage, in the event of the premises being unoccupied for a period exceeding 60 days
- ! Cover for theft of military service uniform, equipment and kit from unattended vehicles is covered up to £500. Cover for theft of personal possessions from unattended vehicles is covered up to £1,000.
- ! Cover for military service uniform, equipment and kit is provided up to £5,000 any one item, unless such item is specified on your schedule.
- ! No cover applies for personal possessions with a value of over £1,500 any one item, unless such item is specified on your schedule.
- ! No cover applies for mobile phones over £500 unless such item is specified on your schedule.
- ! No cover shall apply under Licence to Occupy and Contents Removal sections for the first 31 days of cover
- ! Cover for up to £2,000 in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.



#### Are there any restrictions on cover? (continued)

- ! Cover for portable electronic equipment is up to £500 unless such item is specified on your schedule.
- ! Cover for theft or attempted theft of contents from detached outbuildings and garages up to £1,000.
- ! No personal liability cover applies in Canada or United States of America if the total period of stay in either or both countries exceeds 30 days.
- ! No personal liability cover applies for any claim directly or indirectly arising out of any profession, occupation or employment.
- ! We will not pay for loss or damage to cycle tyres, lamps or accessories unless the cycle is stolen or damaged at the same time
- ! We will not pay for a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft.



#### Where am I covered?

- ✓ Cover applies anywhere in the world, with the exception of contents cover which only applies at the premises shown on the schedule.



#### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy. You must tell us immediately if any of the information you provided is inaccurate or changes.
- Claims must be notified within 30 days of the event, or if you are on active duty within 30 days on your return from active duty.
- You must provide any information that we may reasonably require including proof of ownership and value.
- You must inform the police or military police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.



#### When and how do I pay?

Please contact your broker for full details of when and how to pay.



#### When does the cover start and end?

The cover starts on the date shown on your schedule and usually lasts for 12 months.



#### How do I cancel the policy?

You can cancel your policy within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. If you cancel within this time you will receive a full refund of premium providing you have not made a claim.

You are also able to cancel your policy at any time after the initial 14-day period and, providing you have not made a claim, we will refund your premium subject to a deduction for any time for which you were covered.

If you wish to cancel your policy, please contact your broker.