

Right Dress Basic+ Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. **Your** schedule will show **You** which sections **You** have covered. It is important that **You** read the policy booklet and schedule carefully when **You** receive them.

Insurer

Other than noted immediately below, the insurance for this policy is provided by Allianz Insurance plc.

Section 3 – Military Lifestyle Excess Reimbursement is underwritten by AIG Europe Limited

Section 4 – Legal Expenses is managed and provided by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance SA

Type of Insurance

The Right Dress Basic+ policy is a single sum insured personal possessions insurance policy which automatically includes cover for **Issued Uniform and Kit**, damage to service accommodation, cash and **Credit Cards** and personal possessions with the option to include **Room Contents**, mobile phones and pedal cycles and their accessories. Excess Protection provides reimbursement of the policy **Excess You** had to pay when making a successful claim under **Your** Right Dress Basic+ and Motor Insurance up to the maximum amount shown on **Your** schedule. Family Legal Expenses provided up to £50,000 if cover is shown on the schedule as being operative. If, within **Your** personal possessions, **You** wish to include cover for mobile phones; laptops/tablet computers; pedal cycles and their accessories; windsurfers; contact lenses; and personal possessions over £2,500, **You** must tell **Us**. If they are not specified – they are not covered. **You** may need to review and update cover periodically to ensure it remains adequate.

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 late 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.

Making a Claim

If **You** need to make a claim under the policy:

Sections 1; Military and Personal Property,
2; Occupiers and Personal Liability
contact Towergate Insurance on 01242 533748.

Section 3; Military Lifestyle Excess Reimbursement
contact AIG Europe Limited on 01242 538 413

Section 4; Family Legal Expenses
contact Arc Legal on 0344 770 1040 quoting Towergate Insurance
for the Legal and Tax Helpline or 0344 770 1036 for the Counselling Helpline.

How to make a Complaint

We hope that **You** will be very happy with the service **We** provide. However, if **You** need to make a complaint, in the first instance please call **Us** on 01242 533747.

We and **Your** insurers are covered by the Financial Ombudsman Service (FOS). If **You** are unhappy with the response **You** have received, **You** have the right to ask the FOS to review **Your** case. Full details of the complaints procedure(s) are contained in the policy schedule.

Compensation scheme

Towergate Insurance and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **We** are unable to meet **Our** obligations **You** may be entitled to compensation from the scheme.



Section 1; Military and Personal Property Section 2; Occupiers and Personal Liability

Accidental loss of or damage anywhere in the world including transit to personal possessions owned by **You** or issued to **You** that **We** regard as insurable whilst a member of HM Forces.

Significant features and benefits

Cover includes:

- **Issued Uniform and Kit**
- Damage to single service accommodation
- Cash and **Credit Cards**
- Occupiers and personal liability
- Personal possessions

Cover can be extended to include:

- **Room Contents**
- Pedal cycles and their accessories
- Mobile phones
- Windsurfers
- Contact lenses
- Laptops/tablet computers

Your liability as occupier, employer, tenant, and in a personal capacity

Significant and unusual exclusions or limitations

- An **Excess** of £50 is applicable to most claims other than laptops/tablet computers where the **Excess** is £125
- Any amount exceeding the sums insured and/or limits stated on the schedule
- Items held for the benefit of others
- Loss or damage cause by wear, tear, depreciation, rot, fungus, beetle, moth, insects, vermin, domestic pets, infestation, damp, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause.
- Mechanical or electrical breakdown or misuse
- Pedal cycles unless specified
- Any living creature
- Loss of mobile phone air time
- Loss or damage to laptop/tablet computer unless specified
- Certain losses or damage if any endorsement/clause is shown on **Your** policy schedule
- No cover is provided for boats, boards or water craft of any kind
- No cover is provided for items used for business or professional purposes
- No cover is provided for any motor cycle, or other mechanically or electrically propelled vehicle, aircraft, or caravans
- Restrictions apply for theft from an unattended vehicle
- Theft of pedal cycles while away from the home unless in a building or locked to an immovable object

Section 3; Military Lifestyle Excess Reimbursement

See Section 3 of policy booklet for details.

Significant features and benefits

This cover provides reimbursement of the **Policy Excess** which **You** have to pay when making a successful claim under **Your** Right Dress policy, motor insurance policy or personal possessions policy where **You** are the main **Policyholder**.

The claim must have occurred during the **Period of Insurance**.

Significant and unusual exclusions or limitations

- Where the **Excess** was paid under a motor insurance policy and **Your** claim under that policy was solely in respect of glass repair or replacement.
- The incident that gave rise to the claim happened before the inception of Military Lifestyle Excess Reimbursement cover under **Your** Right Dress policy.
- If **You** were aware at the Start Date of Cover that **You** were going to make a claim.
- Any claim under this insurance **You** make within the first 30 days immediately following the **Start Date of Cover** unless this insurance was taken out at the same time as the **Main Insurance Policy** on which **You** are making a claim.
- Where no **Excess** was paid by **You** or deducted from the claim settlement by the insurer of **Your Main Insurance Policy**.
- If **Your** claim was not successful or was for less than the amount of the **Excess**.
- Where any amount contributed by **You** or deducted from the settlement of **Your** claim is not clearly stated in **Your Main Insurance Policy** as being the policy **Excess**.
- Where the **Excess You** paid was under a motor insurance policy and the vehicle was used for:
 - (a) hire and reward;
 - (b) any competition, trial, performance test, race or trail of speed including off-road events;
 - (c) any business use other than "Class One Business Use";
 - (d) any purpose in connection with the motor trade.
- Where the **Excess** was made good by another party.
- Nuclear, chemical or biological terrorism.



Section 4; Family Legal Expenses

Significant features and benefits

Legal Expenses of up to £50,000 per claim are covered.

Legal Costs to pursue:

Consumer Pursuit

Contract claims against a person/organisation providing defective goods or services

Personal Injury

Personal Injury claims against the responsible person/organisation

Clinical Negligence

Clinical negligence claims resulting in personal injury against the responsible person/organisation

Employment Disputes

An action relating to a breach of **Your** employment rights by **Your** employer.

Property Infringement

Actions for nuisance or trespass relating to the home.

Data Protection

An action against a person or organisation that has broken the Data Protection Act resulting in financial loss.

Tenancy Disputes

Eviction proceedings against a tenant to recover possession of a residential property owned by **You**.

Motor Prosecution Defence

Motoring prosecutions

Consumer Defence

Contract claims brought by a person to whom private goods have been sold.

Personal Identity Theft

Proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from **Identity Theft**.

Vehicle Identity Theft

Proceedings arising from the use of the vehicle's identity by another party without **Your** permission.

Significant and unusual exclusions or limitations

This insurance covers the legal costs incurred by Arc Legal's panel solicitors.

You are not covered for any other legal representatives costs unless court proceedings are stated or a **Conflict of Interest** arises.

It is a condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.

Full details of policy exclusions are shown in the policy wording. In summary there is no cover for:

- Costs incurred without **Our** prior consent
- Claims arising from a dispute between persons insured under this policy
- Costs covered by another insurance policy
- Fines or penalties

There is an **Excess** of £250 in respect of all claims under Property Infringement.

Territorial limits are:

For Employment, Personal Injury, Property Disputes and Legal Defence – Worldwide

For Contract Disputes – Worldwide excl USA

For all other sections – UK, Isle of Man & Channel Islands

Consumer Pursuit

At least £100 plus VAT must be in dispute.

Personal Injury

There is no cover for claims arising from an allegation of clinical or medical negligence.

Clinical Negligence

There is no cover for claims arising from stress, psychological or emotional injury.

Employment Disputes

The alleged breach must have occurred at least 90 days after legal costs are started.

Property Infringement

At least £100 plus VAT must be in dispute. There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

Tenancy Disputes

At least £250 plus VAT must be in dispute. The dispute must have occurred at least three months after the legal cover started

Motor Prosecution Defence

There is no cover for claims for alleged road traffic offences where **You** did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non-prescribed drugs.

Consumer Defence

At least £100 plus VAT must be in dispute.

Personal Identity Theft

There is no cover for claims where the **Insured Incident** began to occur within 30 days of **You** first purchasing this insurance.

Vehicle Identity Theft

There is no cover for claims where the **Insured Incident** began to occur within 30 days of **You** first purchasing this insurance.

Legal Defence

Your legal rights arising out of **Your** work as an employee:

- a) in a criminal prosecution
- b) in a civil action for compensation under Section 13 of the Data Protection Act 1998
- c) in civil proceedings for unlawful discrimination

Your costs in being absent from work to attend any court, tribunal, arbitration, disciplinary hearing or regulatory proceedings or whilst on jury service.

School Admission Disputes

Legal costs in appealing the decision of a Local Education Authority (LEA) arising out of the LEA's failure to confirm with its published admission policy, which leads to **Your** child or children being refused entry at the state school of **Your** choice.

Tax

Accountancy fees as a result of an HM revenue and Customs Full Enquiry.

Legal Defence

There is no cover for claims **Advisers' Costs** where **You** are entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer, or any other insurance policy.

There is no cover for claims following an allegation on intentional violence or dishonesty.

The amount paid shall not exceed £100 per day or part thereof less whatever is recoverable from the court or tribunal and subject to a maximum of £1000.

School Admission Disputes

There is no cover for claim arising where the LEA's refusal occurred within the first 6 months of the first **Insured Period**.

Tax

There is no cover:

- for accountancy fees which relate to **Your** business trade or profession
- deliberate misstatement or omissions have been made to the authorities
- arising where examinations or other selection criteria are part of the acceptance process

Underwritten by:

Sections 1 and 2

Allianz Insurance plc. Registered in England & Wales, number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Section 3

AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. Registered in England No 01486260. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the Financial Services Register (www.register.fca.org.uk).

Section 4

Arc Legal Assistance Ltd, PO Box 8921, Colchester CO4 5YD. Authorised and regulated by the Financial Conduct Authority.

All the above insurance companies details can be checked on the Financial Services Register by visiting the FCA website at www.fca.org.uk or by contacting them on 0800 111 6768.