

# Right Dress Kit & Home; 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 4 – Legal Expenses is managed and provided by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance SA

Section 5 – Excess Protection is underwritten by ANV, Lloyds Syndicate 5820.

## Type of Insurance

The Right Dress Kit & Home policy is a multi-section Kit, Personal Possessions and Home Insurance policy. All sections are optional and **Your** schedule will tell **You** what cover **You** have selected. Cover is available for **Home Contents**, Issued and Purchased Uniform and Kit, damage to service accommodation, personal possessions, mobile phones, laptop/tablet computers, pedal cycles and their accessories, windsurfers, contact lenses, Excess Protection and Legal Expenses. **Your** schedule of insurance will show which sections **You** have selected cover for. **You** may need to review and update the 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 later 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; Home Contents  
3; Occupiers and Personal Liability  
contact Towergate Insurance on 01242 533748.

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.

Section 5; Military Lifestyle Excess Reimbursement  
contact AIG Europe Limited on 01242 538 413.

## 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 Wilsons 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 depending on the type of insurance and/or the circumstances of the claim. Further information is available from FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)



## Military and Personal Property, Home Contents and Occupiers and Personal Liability Sections

See Sections 1, 2 and 3 of policy booklet for details.

### Significant features and benefits

Accidental loss 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.

Cover includes:

- **Issued Uniform and Kit**
- Damage to Service Accommodation
- **Home Contents**
  - Including temporarily removed from the **Home Contents** in the open within the boundaries of **Your Home** (up to £500)
  - Replacement of locks if keys are lost or stolen (up to £300)
  - Spoilage of food (unlimited)
- Cash and **Credit Cards** (up to £500)
- Occupiers and Personal Liability
- **Personal Possessions**
- Civilian clothing

Cover can be extended to include:

- Pedal Cycles and their accessories
- Mobile Phones.
- Windsurfers
- Contact Lenses
- Laptops/Tablet Computers.
- **Your** liability as occupier, employer, tenant and in a personal capacity.

## Family Legal Expenses Section

See section 4 of the policy booklet for full details

### 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

### 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 of damage caused 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 watercraft of any kind unless specified
- 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

### 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**

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.

### **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.

### **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**

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
- where **You** have not been the victim of **Identity Theft**.

## Excess Protection Section

See Section 5 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 Kit & Home and motor insurance 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 pair or replacement
- The incident that gave rise to the claim happened before the inception of Excess Protection cover under **Your** Right Dress Kit & Home policy.
- If **You** were aware at the start of **Your** Right Dress Kit & Home policy 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 one of **Your Main Insurance Policies**.
- Where no **Excess** was paid by **You** or deducted from the claim settlement by the insurer.
- 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** Right Dress Kit & Home policy as being the policy **Excess**.
- Where the **Excess You** paid was under a motor insurance and the vehicle was used for:
  - a) hire and reward
  - b) any competition, trial, performance test, race or trial of speed including off-road events Where the **Excess** was made good by another party
- War, terrorism or nuclear risks.

## Underwritten by:

### Section 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 4

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

### Section 5

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.registerfca.org.uk](http://www.registerfca.org.uk)).

All the above insurance companies details can be checked on the Financial Services Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0300 123 9 123 or 0800 023 4567.