

Essential Information Document – Home Standard

How to renew your policy

We will contact you before the end of the cover period and offer to renew your cover for another 12 months or tell you that we cannot offer renewal. The Mutual may increase your contribution, change an excess or add exclusions or conditions. If the Mutual offers to renew your cover it will tell you the contribution and any changes for the new cover period. If you pay by direct debit your cover will then continue automatically unless you tell the Mutual that you do not want to renew or pay this way.

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of loss or damage to the Buildings and/or Contents and if chosen, Accidental Damage, Personal Belongings and Valuables cover, Kit cover, Legal Expenses and Home Emergency cover will also be covered. The levels of cover may vary depending on which options you choose.

The Law and Language that applies to your policy

You and we can choose the law that applies to this cover. Unless you and we agree to use a different law, the law of the part of the UK you live in will apply. You and we agree that any legal proceedings between you and us about this cover will take place in the Courts of the part of the UK you live in.

All communication relating to this policy will be in English.

Compensation arrangements

DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <http://www.fscs.org.uk>

Cancelling your cover

You can cancel your cover within 14 days of the start of any cover period. If you have not claimed on any of the Sections 1 to 6 in the Cover Wording the Mutual will give you a full refund of your contribution paid for that cover period. You can cancel at any other time and if you have not claimed, the Mutual will refund any contribution paid for the cover period after the cancellation date.

We can cancel your policy by sending you 14 days' notice to the address in Your schedule and the Mutual will refund any contribution paid for the cover period after the cancellation date. We will only do this if we have a good reason, for example, if you do not pay your contribution, a change to your circumstances or property that means we cannot continue to give you cover, if you do not cooperate with us or do not give us information we reasonable ask for.

How to make a claim

If you need to make a claim, please see your schedule and the Cover Wording first to see if the damage, theft, loss, injury, or death is covered and if any excess applies.

Please make sure that you tell us about the theft, loss, damage, injury, or death as soon as you can.

Making a complaint

We hope that you will be pleased with the cover and service provided but if you are not completely happy with any part of the cover or service you can contact us on the below details.

We will try to resolve your complaint immediately. If this is not possible we promise to acknowledge your complaint within five working days. If we cannot resolve your complaint in 3 weeks we will write and let you know the reasons why and the further action we will take. In the unlikely event that your complaint is not resolved within eight weeks or you are not happy with the outcome you can contact the Financial Ombudsman Service (FOS)

Customer Services & Relations Team	1 st Floor Maitland House Warrior Square Southend-on-Sea Essex SS1 2JY. Phone: 0345 305 2654 Email: TMMService@Hoodgroup.co.uk
Financial Ombudsman Service	Exchange Tower London E14 9SR

About us

The Military Mutual Home and Military Kit Cover is administered by Hood Group Ltd (no. 3139744). Registered in England and Wales at 1st Floor Maitland House, Warrior Square, Southend-On-Sea, Essex, SS1 2JY. Authorised and regulated by the Financial Conduct Authority (reference no. 616402). You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Hood Group Ltd are an insurance intermediary providing a non-advised service. Hood Group acts for and on behalf of The Military Mutual. The Military Mutual pays Hood Group Ltd a flat fee per policy to deal with sales and administration on their behalf.