

## Right Dress Basics 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. It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

### Name of the insurance undertaking

This insurance policy is underwritten by a consortium of leading UK insurers comprising of:  
AXA Insurance UK plc  
Royal and Sun Alliance Insurance plc  
Equity Red Star  
Allianz Insurance plc

### Type of Insurance and Cover

The Right Dress Basics policy is a single section personal possessions insurance policy which automatically includes cover for Issued Uniform and Kit, Damage to Service Accommodation, Cash and Credit Card cover and options to insure mobile phones and pedal cycles.

### All Sections

#### Significant Features and Benefits

Cover for all possessions owned by you and for Issued Uniform and Kit, Damage to Service Accommodation anywhere in the world and in transit to and from your posting.

#### Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the **General Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all Sections.

- You will have to pay the first part of most claims - this is known as an 'excess'. For most claims the excess is £50, other than for laptops where the excess is £125.
- Certain losses or damage if any endorsement/clause is shown on your policy schedule - e.g. theft cover may be restricted under the **Military and Personal Property Section**. unless certain security measures are in force
- Damage caused by domestic animals

**Military and Personal Property cover** - see Military and Personal Property Cover Section of policy booklet for details.

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc.- see policy booklet.

In addition cover is provided for

- your liability as occupier, employer, tenant and in a personal capacity
- all other accidental damage occurring that we regard as insurable, is covered.
- cash and credit card cover (up to £500)

**Significant and unusual exclusions or limitations** - see Military and Personal Property Cover Section of policy booklet for details.

- No cover is provided for boats, boards, water craft of any kind
- No cover is provided for items used for business or professional purposes
- Loss or damage to contact lenses, pedal cycles or mobile phones unless specified
- No cover is provided for parachutes and diving and climbing equipment whilst in use.
- No cover is provided for service firearms and their ancillaries
- Restrictions apply for theft from an unattended vehicle. See policy booklet for details.
- Theft of pedal cycles while away from home unless in a building or locked to an immovable object

**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 date 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.

**How to Claim**

For claims under all Sections call Towergate Wilsons on 0116 240 7778.

**Complaints**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

The Insurers are covered by the Financial Ombudsman Service. If you have complained to the Insurers and they have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

**Financial Services Compensation Scheme**

We are members of 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 circumstances of the claim.

Towergate Wilsons is a trading name of Towergate Underwriting Group Ltd.

Registered address: Towergate Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent. ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services

Underwritten by:

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD.

Registered Number: 78950. Authorised and regulated by the Financial Services Authority.

Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St.Marks Court, Chart Way,

Horsham, West Sussex, RH12 1XL. Company registration number 93792. Authorised and regulated by the Financial Services Authority.

Main Business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number: 426475. Authorised and regulated by the Financial Services Authority.

Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority.

Main business – Insurance Company.

All the above insurance companies details can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting them on 0845 6061234.