Absolute

With You Every Step Of The Way

Kit and Contents

Policy Cover Level Limits Summary

A full breakdown of what is covered, and what is not covered under each section can be found in the Kit and Contents Insurance Policy Booklet.

Under sections 1 to 3 of this policy, the maximum combined sum insured, including cover for all items **you** have specified in the schedule, is £12,000 if **you** have Level 1 cover, £33,500 if **you** have Level 2 cover and £69,000 if **you** have Level 3 cover shown on **your** schedule. These limits include the extra cover we provide for two months under Section 3 to cover wedding gifts (see note below).

Section 1 - Personal Effects and Valuables – away from your home

This section provides cover for specified and unspecified personal effects anywhere in the world (other than at home). Personal effects, include items of a personal nature designed to be worn or carried in daily life which are owned by you or for which you are legally responsible, such as clothing, watches, portable electrical devices (such as smartphones, tablets, laptops) sports equipment, pedal cycles, and firearms.

The cover level limits for this section are listed in the table below:

	Level 1	Level 2	Level 3
Total Sum Insured (all personal effects excluding money, firearms, and pedal cycles)	**£3,000**	**£7,500**	**£12,000**
Unspecified items single article limit	£1,500	£2,000	£3,000
Specified high value items single article limit	£2,000	£5,000	£10,000
Limit on items stolen from an unattended vehicle	£1,000	£1,000	£1,000
Licenced Firearms (unspecified)	£3,000	£3,000	£3,000
Pedal cycles	£1,000	£1,000	£1,000
Money and credit cards	£500	£500	£500

Cover is provided under this section for firearms as long as they are owned and licensed by you and not loaded at the time of loss. Any firearms valued at over £3,000 must be specified on the policy. If a firearm worth over £3,000 is not specified, you will only receive payment of up to £3,000 in the event of a valid claim.

Accidental damage to or loss of pedal cycles is covered under this section of the policy up to £1,000. If pedal cycles are left unattended, they must be locked with a Sold Secure silver or above or CEN 4 or above rated padlocks. Locks rated Silver or CEN4 or above are appropriate for bikes valued up to £1,000. See https://www.soldsecure.com and https://www.padlocks.co.uk/advice/cen-insurance/ for guidance.

Section 2: Kit – away from your home

This section provides cover for issued kit anywhere in the world. Kit includes items such as military clothing and equipment, ceremonial swords, and ceremonial dress, which is issued to you by HM Forces, or purchased by you for use within your military role.

The cover level sum insured limits for this section are listed in the table below:

	Level 1	Level 2	Level 3
Total Sum Insured	**£3,000**	**£5,000**	**£6,000**
Unspecified items single article limit	£1,500	£2,000	£3,000
Specified high value items single article limit	£2,000	£5,000	£6,000
Limit on items stolen from an unattended vehicle	£1,000	£1,000	£1,000

Section 3: Contents – in your home

This section provides cover for household goods including home electrical items such as televisions, games consoles, music systems, kit, valuables, and personal effects located within your home, owned by you or for which you are legally responsible and used by you for your own private purposes.

The cover level limits for this section are listed in the table below:

	Level 1	Level 2	Level 3
Total Sum Insured (all contents including personal effects whilst back at home or at barracks)	**£5,000**	**£20,000**	**£50,000**
Unspecified items single article limit	£1,500	£2,000	£3,000
Specified high value items single article limit	£2,000	£5,000	£10,000
Limit on items stolen from an unattended vehicle	£1,000	£1,000	£1,000
Pedal cycles	£1,000	£1,000	£1,000
Money and credit cards	£500	£500	£500
Porcelain and China	£1,250	£1,250	£1,250
Contents in the open	£500	£500	£500
Deeds and documents	£3,000	£3,000	£3,000
Frozen food	£500	£500	£500
Keys and locks replacement	£250	£250	£250

If you require cover on a single item of personal effects worth over £10,000, we cannot provide full cover under any policy level.

For one month before and one month after your wedding, your sum insured for contents is temporarily increased by £1,000 to cover wedding gifts providing they are not covered elsewhere.