Resettlement Insurance Checklist

The eight steps below cover the insurance and financial protection decisions to make before your discharge date. Whether you have six months or six weeks, working through this list ensures nothing falls through the gap between your MOD cover ending and civilian life starting.

1

Know when your MOD cover ends

The Armed Forces Compensation Scheme (AFCS) covers injuries caused or worsened by service, but only while you are serving. Your death-in-service benefits, access to MOD medical care, and any service-linked insurance arrangements end on your discharge date. Confirm the exact date with your unit HR and note it clearly.

2

Review your life insurance position

If you already hold a personal life insurance policy arranged through Absolute Military, it continues unchanged after discharge at the same premium and terms. If you do not have personal life cover, arrange it before you leave. Ensure you continue to review on a regular basis with one of our team.

3

Check your personal accident cover

Your PA cover from Absolute Military continues after service. Check the cover level is still appropriate for your circumstances. If you are moving into a physical civilian role, you may want to increase your units. If you held PA cover through any MOD-linked scheme, confirm whether that cover ceases on discharge.

4

Convert or cancel kit insurance

If you are retaining personal possessions but no longer need military kit cover, review your policy level. You may be able to reduce to a lower level or switch to a standard contents policy for your new civilian accommodation. If you are moving into rented or purchased property, you will need separate home and contents insurance.

5

Consider income protection

In civilian life, statutory sick pay is £123.25 per week, or 80% of your average weekly earnings if lower, and may not cover your mortgage, rent, or family costs. Income protection insurance replaces a percentage of your income if you cannot work due to illness or injury. Speak to an adviser before discharge, not after.

6

Review your will and estate plan

If you made a will during service, check that it still reflects your current wishes, beneficiaries, and assets. Changes in address, marital status, dependants, or property ownership may require an update. If you do not have a will, arrange one before discharge. Dying intestate causes significant delays and can disadvantage your partner or children.

7

Consolidate and understand your pension

You may hold benefits under AFPS 75, AFPS 05, AFPS 15, or a combination. Request a pension forecast from Veterans UK and understand when your pension becomes payable. If you expect to have multiple pension pots (military plus civilian), consider whether consolidation is appropriate. Do not make pension transfer decisions without regulated advice.

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Suite 26, 80 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. This checklist is for general guidance only and does not constitute financial advice.

8

Book a pre-discharge review

A 30-minute review with an Absolute Military adviser before your discharge date covers all of the above. The review is free and designed specifically for personnel in transition. Call 01233 885410 or visit absolutemilitary.co.uk/contact to book. Your adviser understands service pay, allowances, and the MOD benefits structure.

Book your free pre-discharge review

01233 885410 | absolutemilitary.co.uk/contact | info@absolutemilitary.co.uk

Absolute Military. FCA regulated. Gold Armed Forces Covenant. 18,000+ military relationships.

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