

ARMED FORCES PERSONNEL – THE MOTOR INSURANCE COMMITMENT

Motor insurers recognise that those who serve in the armed forces need clear and accurate information. We've put together this information to help members of the armed forces and their families when they are posted abroad on military service.

Please note that these offers apply to UK Armed Forces personnel only.

This information is available for you to print and distribute, and is intended to help you find the right policy to meet your circumstances.

Please note that this list will be updated on an annual basis. To check that you have the most up-to-date version of this document, please check the ABI website: <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/armed-forces/>

Please remember that the information listed below applies to your private cars insured on private car insurance policies only. Where you keep your car on your base, you should make sure your insurer or broker is informed. If you use your car for any part of your role in the military, or if you are provided with a vehicle as part of your service, you will need to inform your insurer and ensure that your insurance policy offers the right level of cover. There are specialist armed forces insurance policies that are designed to account for the unique circumstances of armed forces personnel, and you may wish to consider this.

What to do if you are posted abroad on military service:

First, check who your **insurer** is. Sometimes the insurer will be different from the company who sold you your insurance. This information will always be in the policy documentation you were given when you took out your insurance policy.

Check the details on your insurer below, and you will see what offers they have decided to make when members of the armed forces are posted abroad on military service. This lists what each insurer will offer you with regards to your No Claims Bonus at the time you were posted abroad on military service and with regards to any fees they would normally charge to reflect the costs of cancelling a car insurance policy early. It also lists any other information you will need and, where relevant, any contact information you will need.

Insurers will ask you to provide some information to prove that you have been posted abroad. In most cases, a copy of the documentation you will have been sent by your commanding officer confirming your posting will be all that is needed.

Remember that in order to benefit from any of the offers referred to below, you will often need to contact your insurer directly (as Price Comparison Websites and other intermediaries will not allow you to upload documentation).

Other issues to consider – whether you sell or dispose of your vehicle:

When you are posted abroad, you will also need to decide whether the vehicle is to be sold/disposed of or whether you want it to remain in your possession. If the vehicle is to remain in your possession but 'laid up' and not used on the roads while you are abroad, it is important that DVLA (or DVLNI) are notified and a SORN declaration made. You can find more information on how to make a SORN declaration here or by phoning the DVLA on **0300 123 4321**.

If you do not intend to cancel your insurance policy when you are posted abroad, it is important to tell your insurer about any changes to the use of the vehicle, where it is kept (including any use overseas) or a change to the main driver.

The commitment of insurers:

The insurers named below have agreed to allow armed forces personnel and their immediate families additional flexibility when they are posted abroad as part of their military service, provided that they receive appropriate verification demonstrating the location and likely duration of the posting:

Contact Details: please use the contact details provided on your policy documentation or visit the website of your insurer.

<u>Name of Insurer</u>	<u>Details of insurer’s individual commitment</u>
<p>1st Central Insurance</p>	<p>Here at 1st CENTRAL, we are committed to supporting the armed forces and the tremendous work that they do for us.</p> <p>At 1st CENTRAL, we are keen to assist with the ease of insuring personal vehicles when our forces are either posted overseas or return to the UK from being posted overseas. We are therefore pleased to confirm that we have agreed the following specific rules for armed personnel only:</p> <ul style="list-style-type: none"> • No Claims Discount - Allowing forces personnel to maintain their NCD status during their period posted abroad on service (for up to three years). • Cancellation Fees - Waiving any cancellation fees charged to forces personnel or their family if they need to cancel their policy as a result of being posted abroad for military service. <p>Please note that in respect of the No Claims Discount we will only be able to accommodate this request when made directly and will require No Claims Discount Proof to be provided.</p>
<p>AA Insurance</p>	<p>The AA are proud to support the armed forces and the fantastic work they do. We will allow the No Claim Discount (NCD) for Armed Forces personnel and/or their partners to be valid for up to three years providing it is not being used on another vehicle.</p> <p>If an existing policy is to be cancelled we will waive any cancellation fees for Armed Forces personnel and/or their partners as a result of being posted abroad for military service. Where insurance has been continued whilst on deployment overseas we will allow the NCD for this period provided proof is supplied written in English and expiry is within the last three years.</p>
<p>ABC Insurance</p>	<p>No Claim Discount earned in the UK or whilst on deployment overseas is acceptable, provided that proof is written in English and is less than 3 years old.</p> <p>Our administration fee is not charged if it’s necessary to cancel a private car policy due to deployment overseas.</p>
<p>Acromas Insurance Company</p>	<p>We are proud to support the armed forces and the fantastic work they do.</p>

	<p>We will allow the No Claim Discount (NCD) for Armed Forces personnel and/or their partners to be valid for up to three years providing it is not being used on another vehicle.</p> <p>If an existing policy is to be cancelled we will waive any cancellation fees for Armed Forces personnel and/or their partners as a result of being posted abroad for military service.</p> <p>Where insurance has been continued whilst on deployment overseas we will allow the NCD for this period provided proof is supplied written in English and expiry is within the last three years.</p>
Admiral	<p>Admiral's procedures for expired No Claims Discounts allow up to three years for armed forces personnel.</p> <p>Admiral has an existing policy that cancellation fees are waived when the policyholder has been posted abroad on military service.</p>
Ageas Insurance	<p>Ageas is committed to following the requests made by the MoD to the ABI on cancellation charges and No Claims Discounts, and are happy to be signing up to the Armed Forces Covenant.</p> <p>Our armed forces do fantastic work at home and abroad and it is important that we do what we can to assist them. Our customers and employees can have confidence that we take our responsibilities seriously and take action to help our servicemen and women be treated as they deserve.</p>
Aioi Nissay Dowa Insurance	<p>Aioi Nissay Dowa Insurance supports the Armed Forces agreement and confirms that armed forces personnel will be able to keep their No Claims Bonus for up to three years.</p> <p>Aioi Nissay Dowa Insurance will also waive policy cancellation fees if armed forces personnel are posted overseas.</p>
Allianz	<p>Please quote via LV direct which can accommodate armed forces commitment.</p>
Aviva	<p>We are pleased to support the Armed Forces – Motor Insurance Commitment.</p> <p>For Motor policies we will exercise flexibility in the following circumstances where we are made aware that our customer is a member of the Armed Forces:</p> <ul style="list-style-type: none"> • We will waive the administration fee where a policy is cancelled directly as a result of the policyholder being posted abroad <p>We will honour customers No Claims Discount entitlement for up to 3 years where we are advised that the client has been posted abroad and has been unable to use their bonus during that period.</p>
AV	<p>Please quote via LV direct which can accommodate armed forces commitment'</p>
AXA	<p>We will not charge a cancellation fee if the policy is cancelled due to a member of the UK armed forces (or immediate family member) being posted abroad. We will not always cancel in these circumstances if the car is remaining in the UK and a named driver on the policy is still going to be driving or if insurance is needed to comply with the CIE requirements.</p> <p>We will accept NCD earned on a policy that has expired up to 3 years previously for members of UK armed forces – we won't be able to do this automatically though it will rely on our NCD team members checking the occupation.</p>

<p>Churchill</p>	<p>We already show our support by allowing them (or their spouse/partner) to cancel their motor policy without charging a fee if they are being restationed. We do this even if the member of the Armed Forces is not named on the policy.</p> <p>We currently accept proof of no claim discount (NCD) for up to two years for members of the Armed Forces. This recognises the time period personnel are often posted abroad and therefore unable to benefit from their proof of NCD. We are in the process of updating our systems to extend this for up to three years now.</p>
<p>Collingwood</p>	<p>Collingwood Insurance fully supports the work of the armed forces and if they deploy overseas, we will honour the following:</p> <ul style="list-style-type: none"> • Allow forces personnel to maintain their NCD status during their period posted on service, for up to 3 years. This is providing we were the last insurer and the NCD is not being used on another vehicle and/or policy. • Waive all cancellation fees to forces personnel or their partner if they need to cancel the policy as a result of being posted abroad for military service. We will return the unused proportion of premium. <p>Both of the above require some proof of overseas posting, e.g. letter from the Commanding Officer.</p>
<p>Co-operative Insurance Car Insurance</p>	<p>No Claim Discount (NCD) - We will accept evidence of NCD from your last insurer for a motor car policy which ended up to 3 years ago. We can accept a renewal invitation, a letter or an email as evidence as long as it's from your last UK, Isle of Man or the Channel Islands insurer. The evidence should show the NCD in years, the date the policy ended or was due to be renewed and the car's registration number.</p> <p><i>Please note: The NCD can only be used on one policy at a time; it cannot be shared across two policies.</i></p> <p>Cancellation fee - In the event of you having to cancel your motor car policy as a direct result of being posted overseas, we will waive the fee normally payable on cancellation of a motor car policy. We will return the full premium paid less a proportionate charge for the amount of time you were on cover provided no claims have been reported.</p>
<p>Covéa Insurance</p>	<p>Covéa Insurance have pledged that from 1st June 2016 they have changed their processes to ensure members of the armed forces posted abroad on military service and their families receive additional flexibility with their insurance policies.</p> <p>The changes ensure that cancellation fees will be waived if a customer cancels as a result of being posted abroad and more importantly, their NCD status will be maintained during their period posted abroad for up to 3 years.</p>
<p>Direct Line Group</p>	<p>Direct Line Group supports the Armed Forces.</p> <p>We already show our support by allowing them (or their spouse/partner) to cancel their motor policy without charging a fee if they are being restationed. We do this even if the member of the Armed Forces is not named on the policy.</p> <p>We currently accept proof of no claim discount (NCD) for up to two years for members of the Armed Forces. This recognises the time period personnel are often posted abroad and therefore unable to benefit from their proof of NCD. We</p>

	are in the process of updating our systems to extend this for up to three years now.
Esure Car Insurance	<p>Car insurance policies underwritten by Esure Services Ltd (including esure/Sheilas' Wheels/First Alternative) are happy to support the two requests from the MOD. More specifically, we have agreed to:</p> <ul style="list-style-type: none"> • Allowing forces personnel to maintain their NCD status during their period posted abroad on service for up to three years if we were the last insurer. • Waiving any cancellation fees charged to forces personnel or their Partner if they need to cancel their policy as a result of being posted abroad for military service.
Hastings / Advantage	<p>Advantage Insurance Company confirm their agreement to the following concessions for No Claims Discount and cancellations for distribution through Hastings Direct:</p> <ul style="list-style-type: none"> • Allowing forces personnel to maintain their NCD status during their period posted abroad on service (for up to three years). • Waiving any cancellation fees charged to forces personnel or their family if they need to cancel their policy as a result of being posted abroad for military service.
Highway Insurance	<p>No Claim Discount earned in the UK, or whilst on deployment overseas is acceptable, provided that proof is written in English and is less than 3 years old.</p> <p>Our administration fee is not charged if it's necessary to cancel a private car policy due to deployment overseas.</p>
LV =	<p>No Claim Discount earned in the UK, or whilst on deployment overseas is acceptable, provided that proof is written in English.</p> <p>No cancellation fee is charged if it's necessary to cancel a private car policy due to deployment overseas.</p>
Markerstudy	<p>It is our intention as a group to demonstrate six promises that directly benefit the consumer through our recently launched, Customer Charter.</p> <p>Considering our customer's needs, providing an efficient and accessible service, being fair, honest and transparent, championing innovation and improvement and striving to protect customers against fraudulent activity are elements we have pledged to undertake and continually develop in order to fulfil our obligations as a business.</p> <p>We cater specifically for members of the armed forces, providing policies, both in the UK and abroad. We are also an approved insurer, sitting on the official Forces panel. We already have an array of products available from Markerstudy Group of Companies and are committed to continuing our support of members of the armed forces but will also be extending our cover to include the following initiatives as part of this endeavour:</p> <ul style="list-style-type: none"> • Allowing forces personnel to maintain their NCD status during their period posted abroad on service (for up to three years). • Waiving any cancellation fees charged to forces personnel or their family if they need to cancel their policy as a result of being posted abroad for military service.

NFU Mutual	<ul style="list-style-type: none"> • NFU Mutual is pleased to support the ABI's Motor Insurance Commitment for UK Armed Forces Personnel. Our policies exclude cover whilst vehicles are being used for armed forces purposes and because of this a referral to our underwriters is often needed for such occupations to ensure that your insurance policy offers the right level of cover. • Where NFU Mutual is requested to provide motor insurance for a member of the UK Armed Forces on their return from an overseas posting, we will look to provide the most advantageous terms available - This includes the transfer of NCD from a previous insurance held in the past three years, provided the driver has not been involved in any at fault motor accidents during that time. • If we provide motor insurance for a member of the UK Armed Forces who is posted abroad and cover for the vehicle is cancelled as a result, we will provide a proportionate refund of any premiums paid at the date the insurance cover is terminated. We will not make any administrative or cancellation charges.
Premier Underwriting Limited	<p>Will allow forces personnel to maintain their NCD status during their period posted abroad on service (for up to three years).</p> <p>Will not charge a cancellation fee to forces personnel or their family if they need to cancel their policy as a result of being posted abroad for military service. Please note that Premier Underwriting Ltd. only provides insurance arranged by brokers, and they may make an administration charge to cover their costs, as detailed in their terms and conditions.</p>
Provident Insurance	<p>Covéa Insurance have pledged that from 1st June 2016 they will be changing their processes to ensure members of the armed forces posted abroad on military service and their families receive additional flexibility with their insurance policies.</p> <p>The changes will ensure that cancellation fees will be waived if a customer cancels as a result of being posted abroad and more importantly, their NCD status will be maintained during their period posted abroad for up to 3 years.</p>
RSA / MORE TH>N	<p>To support our Armed Forces MORE TH>N and RSA are pleased to have signed up to the Armed Forces Covenant.</p> <p>We will ensure that when posted abroad, no Armed Forces' personnel who have our motor or home insurance products are financially disadvantaged. We will support the Covenant by:</p> <ul style="list-style-type: none"> • Allowing forces' personnel and their immediate family to maintain their No Claims Bonus status during their period posted abroad on service (for up to three years). • Waiver any cancellation fees charged to forces' personnel or their family if they need to cancel their policy as a result of being posted abroad for military service. <p>Proof of overseas posting will be required, for example a letter from a Commanding Officer.</p>
Tesco Underwriting Ltd	<p>For Tesco Underwriting policies, distributed through Tesco Insurance, Tesco Underwriting will accept no claims bonus for up to 3 years where a member of the armed forces has been deployed overseas, subject to satisfactory evidence.</p>

	Where the policyholder is deployed overseas and the existing policy needs to be cancelled, the cancellation fee will be waived.
UK Insurance – UKI	<p>We already show our support by allowing armed forces personnel (or their spouse/partner) to cancel their motor policy without charging a fee if they are being re-stationed.</p> <p>We do this even if the member of the Armed Forces is not named on the policy. We currently accept proof of no claim discount (NCD) for up to two years for members of the Armed Forces.</p> <p>This recognises the time period personnel are often posted abroad and therefore unable to benefit from their proof of NCD. We are in the process of updating our systems to extend this for up to three years now.</p>