



Reserve Forces Insurance

Exclusive cover for members of the UK Reserve Forces

Arranged by Benefits2U Limited trading as Victory

Personal Accident
Death by Natural Causes

**Policy
Wording**

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Introduction

Welcome to **your** Reserve Forces Insurance policy. This is a multi-product insurance policy providing:

- Death by Natural Causes cover
- Personal Accident cover

You will be covered for one month from the **start date** and then for each further monthly period for which **we** accept a premium from **you** and while **you** remain in the **UK Reserve Forces**, up to **your** 65th birthday.

Reserve Forces Insurance is arranged by Benefits2U Limited trading as Victory which is authorised and regulated by the Financial Conduct Authority, registration no. 301858. Registered Office: Pond Hall, Pond Hall Road, Hadleigh, Suffolk, IP7 5PP. Registered in England & Wales. Registered Number 04224318.

The insurers

Death by Natural Causes and Personal Accident cover is underwritten by The Ancient Order of Foresters Friendly Society Limited, which is an incorporated Friendly Society (registration no. 511F).

The Ancient Order of Foresters Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Authorisations can be checked on the Financial Conduct Register at www.fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768 (Freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad. They are open Monday to Friday, 8am - 6pm and Saturdays 9am - 1pm.

Your insurance documents

This policy booklet gives **you** all the details of the cover provided, including the limitations and exclusions, and what to do if **you** need to make a claim.

It must be read in conjunction with **your** policy schedule, which will be issued to **you** when **you** buy this insurance. **Your** policy schedule shows **you**:

- Who is covered;
- **Your** chosen level of cover
- The **start date** of the policy

The Table of Benefits section of this policy booklet shows the benefits provided for the level of cover **you** have selected, any **excess you** will have to pay and the maximum benefit payable. This policy is subject to **you** paying the requested premium and keeping to the conditions of the policy herein.

The policy booklet, together with **your** policy schedule and the information provided on **your** insurance application, or when **you** made an amendment, make up the contract between **you** and **us**.

It is important that **you** read this policy booklet carefully along with **your** policy schedule so **you** can be sure of the cover provided and to check that it meets **your** needs. Please keep all **your** insurance documents together in a safe place.

Understanding the cover

Some words and phrases in the policy booklet and in **your** policy schedule will always have the same meaning wherever they appear. To make them easier to recognise when they are being used they will be shown in **bold** text. They are called Definitions. Where they are specific to one section of cover they will be shown at the end of that Cover Section, and where they apply to the whole policy they will be shown in the General Definitions at the end of this policy booklet.

All insurance documents and all communications to **you** about this policy will be in easy to understand English. No language other than English will be used.

Reviewing your policy

Please make sure **you** review **your** policy from time to time to make sure it still meets **your** needs. A change in circumstances may affect **your** cover, even if **you** do not think a change is significant.

If there is any change to this policy, the change will take effect from the date shown on the subsequent policy schedule that is issued to **you** to record the change in cover.

If **you** have any questions, if **your** insurance needs to change or if any of the information **you** have given changes, please contact Benefits2U Limited trading as Victory as follows:

Writing: Pond Hall, Pond Hall Road, Hadleigh, Suffolk, IP7 5PP

Telephone: 0345 209 4460

E-mail: admin@victoryfs.co.uk

To qualify for cover

You are eligible for this insurance if, on the date **you** purchase cover (the "**start date**") or when **you** renew the policy, **you** are:

1. A member of the **UK Reserve Forces** (Army Reserve, Royal Navy Reserve, Royal Air Force Reserve, Royal Marine Reserve),
2. Aged over 18 and under 55 and
3. Permanently resident in the United Kingdom.

When and where cover applies

Cover applies worldwide, 24 hours a day, 365 days a year.

Cooling off period

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to Benefits2U Limited trading as Victory within 30 days from the day of purchase, or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, Benefits2U Limited trading as Victory will then refund **your** premium in full.

Cancelling Cover

Thereafter **you** may cancel the insurance cover at any time by informing Benefits2U Limited trading as Victory however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions Benefits2U Limited trading as Victory ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided Benefits2U Limited trading as Victory with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or misrepresentation, whereby **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Customers with medical conditions

It is important that **you** understand that pre-existing medical conditions are excluded under this policy in respect of Death by Natural Causes cover and Personal Accident Cover. A pre-existing medical condition is any condition, injury, illness, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 24-month period immediately prior to the **start date** as shown in **your** policy schedule:

- **You** knew about, or should reasonably have known about, or
- **You** had seen, or arranged to see a **doctor** about.

However, this exclusion will not apply once **you** have been symptom-free and have not consulted a **doctor** or sought treatment or medical advice for same condition for 24 months in a row.

Table of benefits

When **you** applied for **your** Reserve Forces Insurance policy **you** will have chosen the level of cover **you** require.

The following table of benefits shows the maximum benefits payable under each section of cover and for each level of cover. The level of cover **you** have chosen will be shown on **your** policy schedule.

Cover Section	Benefits	
	Cover Level 1	Cover Level 2
1. Death by Natural Causes Cover:	£50,000	£100,000
2. Personal Accident Cover:		
a) Accidental Death	£50,000	£100,000
b) Permanent Total Disablement	£20,000	£20,000
c) Loss of Limb(s)	£20,000	£20,000
d) Loss of Sight	£20,000	£20,000
e) Loss of Hearing	£20,000	£20,000
f) Loss of Speech	£20,000	£20,000

Cover section 1 – death by natural causes

What is covered

In the event of **your** death as a result of natural causes, **we** will pay the amount of benefit shown in the Table of Benefits for **your** selected level of cover.

For the purpose of this cover, Death by Natural Causes is where death is directly or indirectly caused by or proceeded by a physical disease process, or as a result of an identifiable medical condition or disorder of or failure of an organ or physical structure of the body, but not where such disease, condition, disorder or failure has been caused by an accident or bodily injury.

What is not covered – the exclusions

We will not pay any claim resulting either directly or indirectly from:

1. Any **pre-existing medical condition**, other than where **you** have been symptom-free and have not consulted a **doctor** or sought treatment or medical advice for same condition for 24 months in a row.
2. **Your** suicide, attempted suicide or deliberate self-inflicted injury, regardless of **your** state of mind or mental health.
3. **Your** taking drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified **doctor** (but not for the treatment of drug addiction).
4. Death or **bodily injury** while **you** are under the influence of alcohol.
5. Anything contained in the General Exclusions.

Specific definitions under section 1

The words and phrases listed below have the same meaning wherever they appear in this Cover Section and apply in addition to those listed in the General Definitions shown at the end of the policy booklet.

“Pre-existing medical condition”

Any condition, injury, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 24-month period immediately prior to the **start date** of this policy:

- (a) **you** knew about or should reasonably have known about, or
- (b) **you** had seen or arranged to see a **doctor** about.

“Doctor”

A Registered Medical Practitioner in the United Kingdom (or foreign equivalent) or any other physician acceptable to **us**. A **doctor** cannot be **you** or a member of **your** immediate family.

Cover section 2 – personal accident

What is covered

This section provides various lump sum payments if, while **your** policy is in force, solely as a result of an **accident** and independent of any other cause **you** die or suffer any of the permanent **bodily injuries** specified in the Table of Benefits.

The amount of these lump sum payments depends on the level of cover **you** have selected. The benefits will be paid in the event of **your accidental death** or permanent **bodily injury** as defined below, where such **accidental death** or permanent **bodily Injury** occurs solely and independently of any other cause and within 52 weeks of the date of the **accident**.

Conditions and limits to the benefits payable

1. If the effects of an **accident** are made worse because **you** have a sickness, disease, injury or degenerative process, then **we** will ask a **doctor** to assess the effect this has on the **bodily injury** and will reduce the amount of the claim by an amount decided by the **doctor** to take this into account.
2. **We** will only pay one of the specified benefits in respect of any one **accident**.
3. Once a payment has been made, there will be no further cover under this section.

What is not covered – the exclusions

We will not pay claims arising from or contributed to by:

1. Death or **bodily injury** while **you** are under the influence of alcohol.
2. Any **pre-existing medical condition**, other than where **you** have been symptom-free and have not consulted a **doctor** or sought treatment or medical advice for same condition for 24 months in a row.
3. **Your** suicide, attempted suicide or deliberate self-inflicted injury, regardless of **your** state of mind or mental health.
4. **Your** taking drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified **doctor** (but not for the treatment of drug addiction).
5. **Your** own criminal actions or **your** engagement or taking part in any civil commotion or riots of any kind.
6. **You** being in a state of insanity (temporary or otherwise) or any psychiatric, mental, nervous or stress related disorder or anxiety state.
7. Mountaineering, rock climbing, caving, racing (other than on foot) or aviation (other than as a passenger in a scheduled aircraft or military aircraft) unless in the course of **your** duties with the **UK Reserve Forces**.
8. Anything contained in the General Exclusions.

Specific definitions under section 2

The words and phrases listed below have the same meaning wherever they appear in this Cover Section and apply in addition to those listed in the General Definitions shown at the end of the policy booklet.

“Accident/accidental”

A sudden, unexpected and specific event, which is external, violent and visible to the body, which occurs at an identifiable place during the period of cover and which results in **bodily injury**.

“Accidental death”

Death which results solely from an **accident**.

“Bodily injury/Bodily injuries”

Identifiable physical injury(ies) caused solely by an **accident**.

“Doctor”

A Registered Medical Practitioner in the United Kingdom (or foreign equivalent) or any other physician acceptable to **us**. A **doctor** cannot be **you** or a member of **your** immediate family.

“Loss of limb(s)”

- (a) In respect of an arm, the complete and irrecoverable loss by physical severance at or above the wrist or the complete and irrecoverable loss of use of a hand.
- (b) In respect of a leg, the complete and irrecoverable loss by physical severance at or above the ankle or complete and irrecoverable loss of use of a foot.

“Loss of sight”

The complete and irrecoverable loss of all sight, which is shown to **our** satisfaction to be permanent and without expectation of recovery.

“Loss of hearing”

Complete and irrecoverable loss of all hearing which lasts for 12 consecutive months and at the end of that period is shown to **our** satisfaction to be permanent and beyond hope of improvement.

“Loss of speech”

Complete and irrecoverable loss of all speech which lasts for 12 consecutive months and at the end of that period is shown to **our** satisfaction to be permanent and beyond hope of improvement.

“Permanent total disablement”

Bodily injury which entirely prevents **you** from carrying out any gainful employment for which **you** are fitted by education, training or knowledge for at least 52 weeks, and shows no signs of ever improving. This 52-week period of incapacity must begin within one year of the date of the **accident** and be certified by a **doctor**.

“Pre-existing medical condition”

Any condition, injury, disease or related conditions and/or associated symptoms, whether diagnosed or not, which in the 24-month period immediately prior to the **start date** of this policy:

- (a) **you** knew about or should reasonably have known about, or
- (b) **you** had seen or arranged to see a **doctor** about.

General exclusions

This insurance will not cover **you** for claims arising directly or indirectly for the following:

1. War Risks

War, whether declared or not between any of the following countries, namely France, the United Kingdom, Russia (or any state that was formerly a member of the Union of Soviet Socialist Republics), the United States or the people's Republic of China.

2. Nuclear, Chemical or Biological Terrorism

Losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear Chemical, Biological Terrorism (as defined below) regardless of any other cause or event or event contributing concurrently or in any other sequence to the loss.

For the purposes of this exclusion, Nuclear, Chemical, Biological Terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this policy by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

Chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Biological agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans animal or plants.

If the **insurer** alleges that by reason of this exclusion any loss is not covered by this policy the burden of proving the contrary will upon **you**.

3. Radioactive Contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

4. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

(a) a sudden unexpected incident, or

(b) oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

How long cover lasts

Period of cover

You will be covered for one month from the **start date** as set out in the policy schedule and Benefits2U Limited trading as Victory will renew the policy for each further monthly period for

which they accept a premium, provided they have not stopped **your** insurance policy as per 'Cancelling Cover' on page 4.

Automatic cancellation

All cover under this policy will end automatically on the first of these events:

- (a) The date of **your** 65th birthday
(Where **you** have a valid claim prior to this date, or if an event has occurred prior to this date which leads to a valid claim, **your** rights to benefit under this policy for that claim will not be affected. Death by Natural Causes must occur prior to your 65th Birthday).
- (b) The date **you** leave the Reserve Forces for whatever reason.

(If **you** do leave the Reserve Forces, Benefits2U Limited trading as Victory may be able to offer **you** an alternative insurance).

Non-payment of premium

If the first premium is not paid, this cover will be considered void from the **start date**. If one or more premiums have been paid, non-payment of any subsequent premiums on the date it falls due will give **us** the right to cancel this cover with effect from that date.

Periodic review and notifying changes to your policy

Periodic review

We recommend that **you** regularly review the policy to make sure it still meets **your** needs, and that the details in the policy schedule are still correct. To help with this, Benefits2U Limited trading as Victory will contact **you** after each 12 months of **your** cover to remind **you** to carry out such a review.

Notifying changes to your policy

If any details in **your** policy schedule are incorrect, or the information you provided to Benefits2U Limited trading as Victory at inception have changed, or **you** have identified that the policy is not meeting **your** needs, please contact Benefits2U Limited trading as Victory on 0345 209 4460. They will advise how any change might affect **your** cover and will issue a new policy schedule if appropriate.

You must inform Benefits2U Limited trading as Victory immediately of any change in **your** circumstances so that they can assess whether cover can continue under this policy.

Indexation

At each policy anniversary date benefits and premiums will be increased by 5% of the current amounts that apply, subject to the maximum benefit payable under the Life and Personal Accident sections not exceeding £150,000 in total to any insured.

How to make a claim

In the event of any incident which may give rise to a claim under this policy, **you** or **your** legal representative must notify the relevant insurer's claims service provider as soon as possible after the incident, they can be contacted as follows:

For Death by Natural Causes or Personal Accidental claims:

Writing: The Ancient Order of Foresters Friendly Society Limited, Foresters House, 29/33 Shirley Road, Southampton, SO15 3EW
Telephone: 0800 101 8312
E-mail: claims@forestersfriendlysociety.co.uk

In all cases, please quote the policy reference number shown in **your** policy schedule.

Please read this policy first to make sure **you** are covered for the incident and please check the exclusions that apply and make sure **you** understand them.

The claims service provider will tell **you** what documents and proof of **your** entitlement to benefit they need. If **you** have any disability that makes communication difficult, please tell them and they will be pleased to help.

Claims conditions

The cost of providing proof of claim

All information and evidence to support a claim shall be provided at **your** own expense and shall be in a form as required by the claims service provider or **us**.

Fraud and misleading information

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and they may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against you and inform the appropriate authorities.

Acceptance of benefit

If **we** have paid a claim under this policy and **you** have accepted full and final payment then **we** will not have to make any further payments for the same claim.

Interest

We will not pay interest on any benefit payable under this policy.

Medical examinations

In respect of any claim under Cover Section 2 – Personal Accident **you** will as often as required submit to medical examinations at the expense of the **insurer's** expense.

Customer service and complaints

Benefits2U Limited trading as Victory and the insurers are dedicated to providing a high-quality service at all times. If **you** feel that **you** have not been offered a first-class service please let them know. Every effort will be made to sort out the problem. However, if **you** wish to make a complaint please follow the procedure set out below. The complaints procedure does not affect **your** legal rights and is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If **you** wish to make a complaint about the cover provided under this policy, or about the way the policy was sold to **you**, please contact:

Writing: Benefits2U Limited trading as Victory, Pond Hall, Pond Hall Road. Hadleigh, Suffolk, IP7 5PP
Telephone: 0345 209 4460
E-mail: admin@victoryfs.co.uk

Complaints – in respect of claims:

In the event of a complaint about a death by natural causes or personal accident claim you should contact:

Writing: The Ancient Order of Foresters Friendly Society Limited, Foresters House, 29/33 Shirley Road, Southampton, SO15 3EW
Tel: 0800 101 8313
Email: complaints@forestersfriendlysociety.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

Writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service opening hours are: Monday to Friday – 8am to 8pm, Saturday 9am to 1pm.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

General conditions

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions Benefits2U Limited trading as Victory may ask as part of **your** application for cover under the policy

- b) to make sure that all information supplied as part of **your** application for cover is true and correct
- c) tell Benefits2U Limited trading as Victory of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions Benefits2U Limited trading as Victory ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim, or **we** may not pay any claim in full

Duty to prevent loss or damage

You shall take precautions to prevent or minimise the effect of accidents, loss or damage.

Observing the policy terms and conditions

We will not be liable to make any payment under this policy if **you** or **your** legal representative do not observe and fulfil all the policy terms and conditions.

Non-transferrable

You may not transfer this policy or any benefit payable under it without **our** prior written permission.

No surrender value

This policy shall not acquire a surrender value.

Our rights to amend the policy or premium

You will be given at least 2 months' notice if **we** decide or need to change **your** policy cover or the price of **your** policy, by sending written notification to **your** last known address. **We** may introduce changes immediately and advise **you** within 30 days of the change having been made if the change is favourable to **you**.

We will only change **your** premium and/or the terms and conditions of **your** policy for the following reasons:

- to make the terms or conditions to **your** policy more favourable to **you**,
- to make minor changes to **your** policy wording that do not affect the nature of the cover and benefits provided, such as to make the policy easier to understand,
- to reflect changes in law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting **us** or **your** policy, to reflect changes in taxation applicable to **your** policy (including but not limited to insurance premium tax),
- to reflect increases or reductions in the cost (or projected cost) of providing **your** insurance, including but not limited to, increases or decreases caused by changes to the number, length, cost or timing of claims which **we**, as part of their pricing policy, have assumed or projected will be made under the insurance.
- to cover the cost of any changes to the cover/benefits provided under this insurance including but not limited to, reductions in the time **you** have to wait before a claim can be paid or removal of one or more policy exclusions.
- to cover the cost of changes to the systems, services or technology in support of this insurance.

Once **we** have made an alteration no further changes will be made to the terms and conditions or the premium for **your** policy for at least 6 months, unless **we** are obliged to do so by law, regulation, code of practice or industry guidance.

Upon receiving notice of any changes or proposed changes, **you** may cancel cover in accordance with the terms set out in the policy booklet if **you** are unhappy with the change or proposed change.

Legal, regulatory and other information

Premiums and claims – your rights

When handling premium payments from **you** that are due to **us**, and when handling any premium refund due to **you**, Benefits2U Limited trading as Victory acts as an introducer to **our** authorised agent Harrison Beaumont Insurance Services Ltd, part of the same group as Benefits2U Limited trading as Victory, who will immediately forward monies to them. This means that when **you** pay a premium to Benefits2U Limited trading as Victory it is deemed to have been received by **us**, and that any premium paid by Benefits2U Limited trading as Victory is not deemed to have been paid until **you** have received the payment.

The law applicable

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Data protection

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for processing to other companies acting on **our** instructions including those located outside the European Economic Area.

Financial Services Compensation Scheme

We are each covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** cannot meet **our** obligations to **you** under this contract. Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

General definitions

“We/Us/Our”

The insurers of this policy, these are:

The Ancient Order of Foresters Friendly Society Limited in respect of Death by Natural Causes and Personal Accident cover.

“Start date”

The date **you** first purchased this policy, as shown in the policy schedule.

“UK Reserve Forces”

Either the Army Reserve, Royal Navy Reserve, Royal Air Force Reserve or Royal Marine Reserve.

“You/your”

The person named on **your** policy schedule as the policyholder.

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