

## **NEW SERVICE MOTOR INSURANCE POLICY**

The Chief Environment & Safety Officer (Army) has instigated a new insurance policy to benefit Service drivers.

The Army remains concerned about the high number of major injuries and fatalities to Army personnel due to RTAs. In 2005 and 2006 there were 44 and 45 off-duty RTA fatalities respectively amongst the Armed Forces. Service Motor Insurance (SMI) has been developed to both encourage better off-duty driving whilst more cheaply meeting the needs of soldiers and Army civilians. Substantial discounts for motor insurance are available with the cover provided meeting soldiers' unique lifestyle.

SMI recognises the value in our driver training which is longer and reaches a higher standard than generally available. Consequently significant discounts are available from SMI for anyone who has completed any General Service driver training with further discounts for more advanced training.

Living on barracks or married quarters is often a part of Army life. SMI provides cover for use on military bases and discounts for vehicles kept "behind the wire". The policy has been designed with ensure that soldiers do not have to accept inadequate cover or pay over-the-odds for the cover that they need.

SMI can be tailored to individual needs and can include Laid Up cover during Op tours, behind the wire discount, and breakdown and legal protection cover. If a specialist forces product is not required, Service Motor Insurance has negotiated discounted premiums from some of the UK's leading insurers for all MOD employees.

Call 0845 450 669 for a quote.