

The Armed Forces Corporate Covenant

The Military Mutual Ltd.

We, the undersigned, commit to honour the Armed Forces Covenant and support the Armed Forces Community. We recognise the value Serving Personnel, both Regular and Reservists, Veterans and military families contribute to our business and our country.

Signed on behalf of The Military Mutual Ltd.

Signed: Sebastran Roberts

Name: Sir Sebastian Roberts

Position Held: Chairman

Date: 27th October 2014





The Armed Forces Covenant

An Enduring Covenant Between

The People of the United Kingdom Her Majesty's Government

and

All those who serve or have served in the Armed Forces of the Crown

And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

Section 1: Principles Of The Armed Forces Corporate Covenant

- 1.1 We The Military Mutual Ltd will endeavour in our business dealings to uphold the key principles of the Armed Forces Covenant, which are:
 - No member of the Armed Forces Community should face disadvantage in the provision of public and commercial services compared to any other citizen.
 - In some circumstances special treatment may be appropriate, especially for the injured, the traumatised or the bereaved.

Section 2: Demonstrating our Commitment

2.1 The Military Mutual Ltd has been established by ex-serving military to serve the military and the military family. It recognises the value Serving Personnel, Reservists, Veterans and military families bring to our business.

We will seek to uphold the principles of the Armed Forces Covenant, by:

- Serving the military family.
- Offering a full range of insurance tailor-made for the needs of the military, serving and retired, their families, and military organisations, at the best value for money.
- *Having a membership composed exclusively of members of the military family, serving and retired, and their families.*
- Employing staff who wish to 'go that extra mile' for Service personnel self-evidently including members of the military family: veterans and Service spouses and partners.
- Offering flexibility in granting leave for Service spouses and partners before, during and after a partner's deployment.
- Supporting our employees who choose to be members of the Reserve forces.
- Supporting cadet units where possible.
- Taking part in public events specific to our Armed Forces.
- Supporting the military chain of command by insuring all members of the Armed Forces on and off duty.
- Offering services such as Court Martial Protection and Command Protection to help support Service men and women who need legal support in times of difficulty.

2.2 We will publish these commitments, setting out how we will seek to honour them and inviting feedback from the Service community and our customers on how we are doing.