



## British Insurance Brokers' Association

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

Signed on behalf of:  
British Insurance Brokers' Association

Signed: *SG White*

Name: *STEVE WHITE*

Position: *CEO*

Date: *7-11-2016*

Signed on behalf of:  
Ministry of Defence

Signed: *W Penning*

Name: *M. A. PENNING*

Position: *MINISTER (ARMED FORCES)*

Date: *7-11-2016*



# The Armed Forces Covenant

An Enduring Covenant Between

The People of the United Kingdom

Her Majesty's Government

– British Insurance Brokers' Association  
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 Reservist, 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 Covenant

1.1 British Insurance Brokers' Association (BIBA) 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 for vulnerable customers similar to our code of good practice may be appropriate especially for the injured or bereaved.*

## Section 2: Demonstrating our Commitment

2.1 BIBA 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:

- *identifying BIBA brokers who either specialise or can accommodate the insurance needs of armed forces personnel, particularly in regard to*
  1. *Allowing the Armed Forces community to cancel their insurance policy mid-year (if posted overseas) with a pro rata rebate, waiving cancellation fees.*
  2. *Freezing the armed forces community's No Clams Discounts when posted overseas for up to 3 years.*
- *Ensuring our Find-A-Broker service has relevant classes to help signpost Armed Forces personnel to a suitable broker who has products or terms designed for Armed Forces Personnel.*
- *promoting the fact that we are an Armed Forces-friendly organisation;*
- *seeking to support the employment of veterans, young and old, and working with the Career Transition Partnership to establish a tailored employment pathway for Service leavers;*
- *endeavouring to offer a degree of flexibility in granting leave for Service spouses and partners before, during and after a partner's deployment;*
- *seeking to support our employees who choose to join the Reserve forces, including accommodating their training and deployment where possible;*

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