

## **Armed Forces Day Broker Q&As**

### **What specifically can insurance brokers do to help the armed forces?**

Some brokers specialize in particular types of insurance cover so can ensure that members of the armed forces can be offered cover for their specific needs including 'on-base' and 'airside' cover and also policies that will specifically cover kit.

### **What other benefits will armed forces personnel see when using a broker?**

Insurance brokers offer choice – they often have access to many insurers that comparison sites, banks, direct insurers do not access.

They offer advice and, often, a very personal bespoke service tailored to the individual's needs.

### **Who does a broker work for?**

Insurance brokers are the agent of the client and work in their interests both in arranging suitable insurance and providing support in the event of a claim where they can often secure more favourable payments.

### **What are brokers committing to for the armed forces?**

A number of brokers have already committed to:

- Waiving cancellation fees and providing a pro-rata rebate when a member of the armed forces community is posted overseas; and
- Freezing any No Claims Discounts accrued by a member of the armed forces community on their motor insurance for up to three years.

### **Where can members of the armed forces find a broker to help them?**

The Find-A-Broker service operated by BIBA via [www.biba.org.uk](http://www.biba.org.uk) or by calling 0370 950 1790 (9 to 5 Monday to Friday) can connect service people with the brokers most able to find an appropriate insurance solution.