



Cherish Home Bed and Breakfast Extension

This policy extension should be viewed in conjunction with the Cherish Home Insurance Policy Booklet 01-02-2015.

Having paid the additional premium, the following amendments apply to the Policy.

Definitions

These definitions are in addition to, or are replacing, those shown within the Definitions section on page 16 of **Your Policy** Booklet.

- Bed and Breakfast** A private house that provides accommodation and meals for paying guests.
- Domestic Staff** A person employed to carry out domestic duties associated with the **Home** and not employed by **You** in any capacity in connection with any business, trade, profession or employment other than in connection with the use of the **Home** as a **Bed and Breakfast**.
deleted and replaced by:
- Guests** Persons paying to stay in the **Home** for no more than 21 consecutive days.

Contents Cover

What is affected	How it will be affected
What is the most We will pay?	The Business Equipment limit is increased to £15,000.
3. Theft or attempted theft Exclusion c) deleted and replaced by:	c) Loss or damage from the Home if any part of it is occupied by anyone other than You, Your Family and friends or Guests unless there has been forcible and violent entry to, or exit from, the Home .
18. Alternative accommodation deleted and replaced by:	<p>Loss of income and alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered by this Policy, We will pay for the reasonable cost of alternative accommodation for You and Your Family and Your domestic pets for a period not exceeding 2 years.</p> <p>In addition We will pay for loss of income. The maximum amount payable for any one claim under this additional cover is £15,000.</p> <p>Further cover may be provided under Buildings Cover – see cover 16 on the next page.</p>

What is affected	How it will be affected
26. Liability to the public Exclusion a) deleted and replaced by:	a) any business, trade, profession or employment other than providing accommodation to Guests .
28. Emergency entry deleted and replaced by:	Loss or damage to the Contents caused when the Fire, Police, or Ambulance Service has to force an entry to the Buildings because of an emergency involving You or Your Family and friends or Guests .

Personal Possessions Cover

What is affected	How it will be affected
1. Exclusion k) deleted and replaced by:	k) to any property solely used for business, trade, profession or employment purpose other than Money .

Buildings Cover

What is affected	How it will be affected
16. Alternative accommodation deleted and replaced by:	<p>Loss of income and alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered by this Policy, We will pay for the reasonable cost of alternative accommodation for You and Your Family and Your domestic pets for a period not exceeding 2 years.</p> <p>In addition We will pay for loss of income. The maximum amount payable for any one claim under this additional cover is £15,000.</p> <p>Further cover may be provided under Contents Cover – see cover 18 on the previous page.</p>
19. Property owner's liability Exclusion b) deleted and replaced by:	b) any business, trade, profession or employment purpose other than providing accommodation to Guests .