



Cherish Home Insurance HM Forces 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 and additions apply to the Policy.

General Conditions section – page 19

Changes to your cover

This additional clause explains how **We** may make changes to **Your Policy**.

We may change the price benefits, terms, cover and/or exclusions of **Your Policy** by giving **You** no less than 60 days notice in writing to **Your** last known address. Any such written notice will explain **Our** reasons for making the changes.

This does not apply to any changes in law, regulation and/or taxation of insurance business within the UK when changes will be made in accordance with **Our** statutory and regulatory obligations without prior notice.

We will only exercise **Our** ability to make changes to **Your Policy** in order to make reasonable and proportionate changes to reflect:

- Any changes that are required to give effect to decisions and/or guidance of a regulator or Ombudsman.
- Any changes that are required to give effect new or revised insurance industry codes of practice that **We** intend to comply with.
- Inflationary increases in general claims costs or administrative costs which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Increases in the relative cost of purchasing reinsurance which affects the cost to **Us** of providing cover under **Your Policy**.

Changes in your circumstances

Additional condition: **You** must notify **Us** if **You** are no longer a member of HM Forces.



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Cancellation outside the statutory period

You may cancel this **Policy** at any time by giving notice to Cherish Insurance Brokers via the Forces Plan website at www.cherishinsurance.co.uk/fpdirect or by mail, telephone or email.

Mail Cherish Insurance Brokers Limited
 Carlson House, Bradfield Road, Wix CO11 2SP

Tel 0800 197 2770 (0044 1255 871965 from outside the UK)

Email enquiries@cherishinsurance.co.uk quoting **Your Policy** number

- If **You** cancel this **Policy** within the first 14 days of receiving **Your Policy** documentation then providing there has been no claim or incident likely to give rise to a claim **We** will refund the premium in full.
- If a claim has been submitted or there is an incident likely to give rise to a claim then no premium refund will be given.
- If **You** cancel this **Policy** more than 14 days after receiving **Your Policy** documentation then no refund of any premium paid will be given.
- **We** reserve the right to cancel the **Policy** with immediate effect in the event of non payment of the premium and no refund will be given to **You** of any premiums previously paid.
- **We** may also cancel this **Policy** by giving **You** 21 days notice at **Your** last known email address and no refund of any premiums will be given.

Contents Cover section – page 28

What contents are not covered?

Additional exclusion: g) **Military Kit.**

Personal Possessions section – page 41

The whole of the Personal Possessions section is replaced - see following pages.



The whole Cherish Home Personal Possessions section is replaced with the following pages. **Your** Schedule will show if this section is in force.

Personal Possessions, Military Kit and Liability for Military Accommodation

What are Personal Possessions?

What is included?	What is not included?
<p>All of the following things are included provided that they belong to You, Your Family or that You or They are legally responsible for them and, with the exclusion of business equipment, that they are mainly used for private purposes.</p> <p>Household Goods</p> <p>This includes tenants’ fixtures, fittings and interior decorations which are either:</p> <ul style="list-style-type: none"> a) In transit between Your Home and any Single Living Accommodation (SLA) or equivalent accommodation allocated to You. b) Within any SLA or equivalent accommodation allocated to You. <p>Personal Effects</p> <p>This means clothes and articles of a strictly personal nature likely to be worn, used or carried. For example MP3 players, mobile phones and sports equipment. It does not include Valuables or Money.</p> <p>Valuables</p> <p>This means jewellery (including costume jewellery), articles of/or containing gold, silver or other precious metals, cameras (which includes video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p>	<ul style="list-style-type: none"> a) Vehicles. b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in a) above. c) Any living creature. d) Documents other than as shown in Contents Cover 19. e) Lottery tickets and raffle tickets. f) Any part of the structure of the Buildings other than fixtures and fittings for which You are responsible as occupier.

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Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

Business Equipment

This means all computers and ancillary equipment (excluding data) and other equipment used for business, trade, profession or equipment purposes which includes stock but excludes **Money**.

If a reduced premium rate applies for items permanently kept in **Your** bank, **We** must be told prior to **You** removing them. Otherwise they will not be covered.

What is Military Kit?

Permanent Issue Kit

- a) Service uniforms, service equipment on continuous personal charge for the sole use of **You**.
- b) Mess kit, uniforms, equipment of a military nature purchased and owned by **You**.

Temporary Issue Kit

Temporary issue service equipment on personal charge to and for the sole use of **You**.



What is the most we will pay?

We will pay **You** up to the sum insured shown in **Your Policy** Schedule for any one claim.

The sum insured for **Personal Possessions** and **Military Kit** are included within the sum insured for Contents Cover and is not in addition to it.

The following limits also apply	
Money	£500
Credit card	£1,000
Personal Possessions – any one unspecified article	The unspecified Personal Possessions sum insured as shown in Your Policy Schedule. Any one item above £5,000 needs to be specified in Your Schedule.
Permanent Issue Kit	£7,500
Temporary Issue Kit	Limit for any one item: £1,500 Unlimited in total
Single Living Accommodation or Service Family Accommodation including Substitute Service Accommodation (cover 3)	£20,000

What is covered	What is not covered
<p>1. Loss or damage to Valuables, Money, Personal Effects and Military Kit belonging to You or Your Family whilst anywhere in the world.</p>	<p>1. The amount of the Excess shown in Your Policy Schedule.</p> <p>2. Loss or damage:</p> <ul style="list-style-type: none"> a) From the cost of remaking any film, disc or tape or the value of any information contained on it. b) Caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering. c) Caused by chewing, scratching, tearing or fouling by domestic pets. d) Caused by insects or Vermin. e) Caused by theft or attempted theft from an unattended Vehicle unless the item(s) are concealed from view and all windows are closed and all doors including the boot are locked. f) To items not in the care, custody or control of You or Your Family or an authorised person. g) Caused by theft or attempted theft from an unlocked hotel room. h) By depreciation in value or any other loss, damage or additional expense following on from the event for which You are claiming. i) By mechanical or electrical break-down or failure. j) Caused by or to a Vehicle. k) To parts, accessories, tools and fitted radios, cassette players and compact disc players for the things excluded in j) above. l) To any property solely used for business, trade, profession or employment purpose other than military use. m) To plants or any living creature. n) To documents. o) Where property is obtained by any person using any form of payment

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What is covered	What is not covered
	<p>which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</p> <p>p) Specifically provided for elsewhere in this Policy.</p> <p>q) To computers or computer equipment:</p> <ul style="list-style-type: none"> i. By erasure or distortion of data. ii. By accidental erasure or mislaying or misfiling of documents or records. iii. By contamination. <p>r) While Your Home is left Unoccupied or Unfurnished.</p> <p>s) To lottery tickets and raffle tickets.</p> <p>t) To pedal cycles:</p> <ul style="list-style-type: none"> i. To tyres and accessories, unless the pedal cycle is lost or damaged at the same time. ii. By theft of any unattended pedal cycle, unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle. iii. While being used for racing, pace-making or trials. iv. To pedal cycles used for business purposes.
<p>2. Credit card liability</p> <p>Your or Your Family's liability under the terms of any credit card, debit card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with You.</p> <p>We will not pay any more than £1,000 for any one claim.</p> <p>Do not forget to inform the Police and issuing authorities as soon as possible in the event of a loss.</p>	<p>Any loss or claim:</p> <ul style="list-style-type: none"> a) Unless You and Your Family have complied with the terms and conditions of the issuing authority. b) Due to accounting errors or omissions.



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What is covered	What is not covered
<p>3. Liability for accommodation</p> <p>In respect of Single Living Accommodation (SLA) or Service Family Accommodation (SFA) including Substitute Service Accommodation.</p> <p>Any amount that You become liable to pay as the occupier arising from damage to the buildings, contents, fixtures or fittings of the accommodation as covered under items 1-11 and 31 of Contents Cover.</p>	<ol style="list-style-type: none">1. The amount of the Excess shown in Your Policy Schedule.2. Loss or damage:<ol style="list-style-type: none">a) Caused by chewing, scratching, tearing or fouling by domestic pets.b) Caused by insects or Vermin.c) To interior decorations unless the damage is caused by fire.3. Charges in relation to cleaning.4. Exclusions under items 1-11 and 31 of Contents Cover.