



Cherish Second Home Commercial Guest Extension

This policy extension should be viewed in conjunction with the Cherish Second 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 15 of **Your Policy** Booklet.

Domestic Staff
deleted and replaced by: 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 renting of the **Home** to **Guests**.

Guests
Persons paying a rent to occupy the **Home**.

Unoccupied
deleted and replaced by: Not lived in by **You, Your Family and Friends** or **Guests** for more than 60 consecutive days or occupied by squatters.

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 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 .
17. Alternative accommodation deleted and replaced by:	<p>Loss of hiring charges and alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered under this section of the Policy, We will pay for:</p> <ol style="list-style-type: none"> 1) Loss of hiring charges or 2) The reasonable cost of alternative accommodation. <p>In addition to the above We will also pay for loss of hiring charges:</p>

What is affected	How it will be affected
	<p>a) In the event of pollution or oil spillage within a radius of one mile of the nearest beach.</p> <p>b) As a result of any occurrence of murder or suicide or notifiable disease or illness arising from or traceable to foreign or injurious matter in food or drink at the Home.</p> <p>We will not pay more than 20% of the Contents Sum Insured for any one claim.</p> <p>This cover is only operative if Buildings cover is not insured.</p>
<p>20. Liability to the public deleted and replaced by:</p>	<p>a) Any business, trade, profession or employment other than renting the property to Guests.</p>
<p>22. Emergency entry deleted and replaced by:</p>	<p>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, Your Family and Friends or Guests.</p>

Buildings Cover

What is affected	How it will be affected
<p>16. Alternative accommodation deleted and replaced by:</p>	<p>Loss of hiring charges and alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered under this section of the Policy, We will pay for:</p> <ol style="list-style-type: none"> 1) Loss of hiring charges or 2) The reasonable cost of alternative accommodation. <p>In addition to the above We will also pay for loss of hiring charges:</p> <p>a) In the event of pollution or oil spillage within a radius of one mile of the nearest beach.</p>



Commercial Guest Extension continued

What is affected	How it will be affected
	<p>b) As a result of any occurrence of murder or suicide or notifiable disease or illness arising from or traceable to foreign or injurious matter in food or drink at the Home.</p> <p>We will not pay more than 20% of the Buildings Sum Insured for any one claim.</p>
<p>19. Property owner's liability deleted and replaced by:</p>	<p>b) The use of the Home for any business, trade, profession or employment purpose other than renting the property to Guests.</p>
<p>21. Liability to the public deleted and replaced by:</p>	<p>a) The use of the Home for any business, trade, profession or employment purpose other than renting the property to Guests.</p>