What's Changed - Cherish Second Home Family & Friends Insurance Policy – 07/2025

The following document demonstrates any significant differences to the conditions of the policy and the cover between the March 2025 policy wording, with a wording reference of CSFF/0325/PW, and the July 2025 policy wording, with a wording reference of CSFF/0725/PW.

Please note that the insurers for our policy have changed, and are now as follows:

For the Contents and Buildings cover sections:
100% underwritten by Hiscox Insurance Company Limited.

For the Home Emergency and Family Legal Expenses cover sections:
100% underwritten by ARAG plc on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

Copies of all our documentation are available to download as PDF documents from the Cherish Insurance Services website as follows:

https://www.cherishinsurance.co.uk/

Change Description	Old Wording	New Wording	What This Means for You
Removal of AXA Insurance UK plc throughout the document.	*See Previous Policy Wording*	*N/A*	Insurer information has been updated and is now shown on the policy schedule.
Updated Welcome text (page 3)	*Welcome to **Your** Cherish Home Insurance **Policy** and thank **You** for choosing **Our** insurance which is underwritten by AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **You** can check this on the Financial Services Register by visiting the website https://register.fca.org.uk/ or by*	*Thank **you** for choosing to insure **your home** with Cherish Insurance Services (a trading style of Plum Underwriting Limited, which is part of Brown & Brown (Europe) Limited).* *Established in 1993, Cherish Insurance Services is a highly respected insurance underwriting agency with a history of providing market leading insurance solutions.*	Greater clarity on who we are.

	contacting the Financial Conduct Authority on 0300 500 8082. *The information **You** have supplied forms part of the contract of insurance with **Us. Your Policy** is evidence of that contract. **You** should read it carefully and keep it in a safe place.*	***Our** aim is to deliver excellence through **our** products and with a first-class service; build long term relationships with all of **our** policyholders.* ***We** choose **our** insurers who cover the risks in the **policy** very carefully, based on their financial strength and service capabilities. The insurer(s) for **your policy** is as detailed on **your schedule**.* ***Our** claims service is designed to respond when **you** need it most – 24 hours a day, 7 days a week.* ***We** are delighted to be given the opportunity to provide **you** with an insurance **policy** and can assure **you** that **we** will do all **we** can to keep **you** as a valued customer for many years ahead.*	
Update policy introductory text (page 3).	*In return for having accepted **Your** premium **We** will, in the event of injury, loss or damage happening during the **Period of Insurance,** provide insurance as described in the following pages and referred to in **Your** Schedule.* *For the contract to be valid, all the information **You** have given **Us** as part of **Your** application must be true and complete to the best of **Your** knowledge and belief. Otherwise **Your Policy** may not protect **You** in the event of a claim.* *If after reading these documents **You** have any questions please contact Cherish Insurance Services.* *Important* ***We** recommend that **You** read this **Policy** in conjunction with **Your** Schedule to ensure that it meets with **Your** requirements. Should **You** have any queries please contact **Us** or **Your** Insurance Intermediary.*	***Our** property insurance **policy** is designed to protect **you** against the risk of things happening suddenly which **you** could not have expected such as fire, theft, **flood** and **storm**. It is not designed to protect **you** against losses that arise due to the gradual deterioration or poor maintenance of **your** property.* *The **policy** is a contract of insurance between **you** and **us** and is reliant on **you** providing **us** with accurate information. Failure to provide this may invalidate the contract or affect the settlement of any claim under the **policy**. For more information, please refer to the 'General Conditions' section.* *In return for payment of the full premium shown on **your schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this **policy**, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown on **your schedule**.* *It is essential that **you** read all documents forming part of **your policy** to ensure that **you** fully understand the cover that **we** have provided.*	Greater explanation as to what our policy is designed to cover and consistent with our other policy wordings.

	Your *attention is drawn to the complaints procedure on pages 77-78.*		
Important Telephone Numbers retitled as 'How to Make a Claim' with all phone numbers now moved onto the policy schedule (page 6)	*See Previous Policy Wording*	*To make a claim, please refer to the section 'How to Make a Claim' on* ***your schedule*** *for the contact details.* *When notifying a claim, please provide* ***your*** *name, policy number (shown on* ***your schedule****), the name of your insurance broker or intermediary (if applicable this will be shown on* ***your schedule****) and full details of the loss or damage.* *There are several claims conditions that operate. Please refer to the 'Claims Conditions' section of this* ***policy*** *wording booklet which explains* ***your*** *duties in the event of a claim and how* ***your*** *claim will be dealt with.*	Claims contact details are now shown on the policy schedule. Update also highlights the 'Claims Conditions' section.
Important Information retitled 'Helpful Hints' with explanatory text also updated (page 7)	***Our*** *Cherish Home Insurance* ***Policy*** *is designed to protect* ***You*** *against the risk of things happening suddenly which* ***You*** *could not have expected such as fire, theft,* ***Flood*** *and* ***Storm.*** *It is not designed to protect* ***You*** *against losses that arise due to the gradual deterioration or poor maintenance of* ***Your Home.*** ***We*** *want to ensure that* ***You*** *are fully aware of the extent of* ***Your*** *cover and would therefore urge* ***You*** *to read this* ***Policy*** *in full, along with the* ***Policy*** *Schedule.* ***We*** *have also taken this opportunity to bring some helpful information to* ***Your*** *attention.* *This section does not form part of* ***Your Policy*** *and contains only examples of what is contained in* ***Your*** *wording.*	*Below are some helpful hints which if followed can help to prevent or reduce the effects of a loss and although these are not* ***Policy*** *conditions it is strongly recommended that these points are followed.* *Please note however that in some circumstances* ***We*** *may require* ***You*** *to follow some of the points noted below as a condition of* ***Your Policy****. If so, these will be detailed on* ***Your Schedule*** *via an* ***Endorsement(s).***	Greater clarity that the points in this section are not necessarily requirements.
'Making Sure Cover Stays in Place' and 'Checking for Changes to Your Cover' information moved from	*Please see old wording.*	*Please see the new wording for full details.*	Better placed under 'How to Use this Policy' as this is explanatory text on how the policy works.

pages 8 and 9 to pages 4 & 5 under 'How to Use This Policy'.			
Added definition of 'Bedroom' (page 10)	*N/A*	***Bedroom*** *A room originally built to be a bedroom even if it is now used for another purpose. A bedroom may be being used as a study, children's playroom, gym etc. however if it could easily be changed back to a bedroom then it is a bedroom.* *The exception to the above is if the room has been altered in such a way that it cannot easily be used as a bedroom again e.g. If a bedroom has been converted into a bathroom.*	The number of bedrooms is an important rating factor, so the added definition provides greater clarity as to what we mean by 'bedroom'.
Additional policy definitions (pages 11-14)	*N/A*	***Computer Systems*** *Computer or other equipment or component or system or item which processes stores transmits or receives* ***Data****.* ***Cyber Act*** *An unauthorised, malicious or criminal act or series of related unauthorised, malicious and criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any* ***Computer Systems****.* *Cyber Incident* *• any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any* ***Computer Systems****;* *or* *• any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any* ***Computer Systems****.* ***Data*** *Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.* ***Denial of Service Attack*** *Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or* ***Computer Systems****. Denial of service attacks include, but are not limited to, the generation of excess traffic into network*	Greater clarity of cover.

		*addresses, the exploitation of system or network weaknesses, the generation of excess or non- genuine traffic between and amongst networks and the procurement of such actions or instructions by other **Computer Systems**.* ***Hacking*** *Unauthorised access to any **Computer Systems**, whether **Your** property or not.* ***Phishing*** *Any access or attempted access to **Data** made by means of misrepresentation or deception.* ***Virus or Similar Mechanism*** *Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **Computer Systems**, **Data** or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.*	
Updated definition of 'We/Us/Our' (page 14)	*AXA Insurance UK plc.*	*Cherish Insurance Services (a trading name of Plum Underwriting Limited) acting on behalf of **your** insurers.*	Greater clarity of who we are.
'Providing Accurate Information' replaced with 'Information You Have Given Us' (pages 15-16)	*Providing accurate and complete information* *When taking out, renewing or making changes to this **Policy, You** or **Your** agent (acting on **Your** behalf) must take reasonable care to provide accurate and complete answers to all questions.* ***We** may ask **You** to provide further information and/or documentation to ensure that the information **You** provided when taking out, making changes to or renewing **Your Policy** was accurate and complete.*	***Information you have given us*** *In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete and tell **Us** or **Your** broker if this information changes. If **You** are in any doubt, please talk to **Us** or **Your** broker. **We** will tell You if a change in information affects **Your** insurance.* *If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information, **We** will have the right to:* *(a) treat this **Policy** as if it never existed;* *(b) decline all claims;* *(c) retain the premium; and* *(d) request a refund from **You** of any claim payments already made.*	Greater clarity on the remedies available to us should you not supply us with correct information.

		*If **We** establish that **You** carelessly provided **Us** with untrue or misleading information, **We** will have the right to:* *(i) treat this **Policy** as if it had never existed, refuse to pay all claims and return the premium **You** have paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;* *(ii) treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms and apply these amended terms to all claims under the **Policy**, including any claims **You** have already made;* *(iii) reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.* ***We** will notify **You** in writing if (i), (ii) and/or (iii) apply.* *If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:* *(1) give **You** thirty (30) days notice that **We** are terminating this **Policy**; or* *(2) give You notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.* *If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.*	
Moved 'Changes in Your Circumstances' to be underneath 'Information You Have Given Us' and added end paragraph (page 16)	*Changes in your circumstances* ***You** must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown in **Your** proposal form, Statement of Fact or Schedule changes during the **Period of Insurance.*** *Examples of changes **We** must be made aware of are:* • *Change of address.* • *Structural alteration to **Your Home** which increases the full rebuilding cost of **Your Buildings** above the full rebuilding cost amount shown in **Your** Schedule.* • *If **You** or **Your Family** intend to let or sub let **Your Home.*** • *If **You** or **Your Family** intend to use **Your Home** for any reason other than private residential purposes.*	***Changes in your circumstances*** ***You** must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown in **Your** proposal form, Statement of Fact or Schedule changes during the **Period of Insurance.*** *Examples of changes **We** must be made aware of are:* • *Change of address.* • *Structural alteration to **Your Home** which increases the full rebuilding cost of **Your Buildings** above the full rebuilding cost amount shown in **Your** Schedule.* • *If **You** or **Your Family** intend to let or sub let **Your Home.*** • *If **You** or **Your Family** intend to use **Your Home** for any reason other than private residential purposes.* • *If **Your Home** will be **Unoccupied** for more than 60 consecutive days.* • *If **Your Home** is no longer occupied solely by **You** or **Your Family.***	Moving this information highlights the importance of us being kept advised of changes in your circumstances. The additional paragraph confirms the remedies available to us should you not keep us updated.

	• *If **Your Home** will be **Unoccupied** for more than 60 consecutive days.* • *If **Your Home** is no longer occupied solely by **You** or **Your Family.*** • *If **You** or **Your Family** have been declared bankrupt or been subject to bankruptcy proceedings.* • *If **You** or **Your Family** have received a police caution for or been convicted of or charged with any offence other than driving offences.* ***We** will then tell **You** if there will be any change to **Your** insurance premium and/or any change in the terms of **Your Policy.*** ***You** must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.*	• *If **You** or **Your Family** have been declared bankrupt or been subject to bankruptcy proceedings.* • *If **You** or **Your Family** have received a police caution for or been convicted of or charged with any offence other than driving offences.* ***We** will then tell **You** if there will be any change to **Your** insurance premium and/or any change in the terms of **Your Policy.*** ***You** must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.* *If **You** do not keep **Us** updated on any changes to information or provide untrue or misleading information when updating **Us**, then the remedies outlined in 'Information you have given Us' will be applied.*	
Update to the 'Fraud' general exclusion (page 18)	• ***We** will cancel **Your Policy.***	• ***We** will cancel **Your Policy** from the date of the fraudulent act.*	Greater clarity of what we will do if you act in a fraudulent manner.
Updated cancellation information (pages 18-19)	***You** may cancel this **Policy** within 14 days of receipt of the **Policy** documents (the cancellation period), whether for new business or at the renewal date, by contacting **Us** in one of the following ways during the cancellation period:* *Mail Cherish Insurance Services* *Carlson House, Bradfield Road, Wix CO11 2SP* *Tel 0800 197 2770 option 2* *Email enquiries@cherishinsurance.co.uk* *quoting **Your Policy** number.* *If cover has not started, **We** will refund the full premium, including any underwriting fees. If cover has started, **We** will keep an amount of premium in proportion to the time **You** have been on cover, plus any underwriting fees and refund the rest to **You** provided no claims have occurred. If any claims have been made **You** will not receive a refund of any premium.*	*If, for any reason, **you** feel that this **policy** is not right for **you**, **you** are entitled to cancel this **policy** by notifying **your** insurance broker or intermediary in writing (letter or email) within 14 days of either the date **you** receive **your policy** documentation or the inception or renewal of the **policy**, whichever is the later.* *If cover has not started, **We** will refund the full premium, including any underwriting fees. If cover has started, **We** will keep an amount of premium in proportion to the time **You** have been on cover, plus any underwriting fees and refund the rest to **You** provided no claims have occurred. If any claims have been made **You** will not receive a refund of any premium.*	Greater clarity on how you can cancel your policy.
Update to general information of 'Claims Conditions' (page 18)	*N/A*	*Brown & Brown Claims (UK) Limited provide the claims handling service for this **Policy**.* *For this section the terms **Us**, **We** and **Our** are referring to Brown & Brown Claims (UK) Limited.*	Greater clarity of who is now providing the claims handling service.

Update to 'Claims Conditions – The First Thing You Must Do' (page 18)	*If property is lost, or theft or malicious damage is suspected, **You** must inform the Police as soon as possible and obtain a crime or lost property reference number.*	*You must notify the Police or other appropriate local or civil authority immediately **You** become aware that a crime has been committed, obtain a crime or lost property number and notify **Us** in writing no later than 7 days after the date of such incident.*	Addition of the time limit provides greater clarity on our requirements.
Update to 'Claims Conditions – You Should Always' (page 18)	*N/A*	• *notify **Us** as soon as reasonably possible in writing, and on no account later than 30 days after the date of the incident, of any loss, damage, or any claim made against **You**, or any circumstance or occurrence which may subsequently give rise to a claim under this **Policy**.*	Addition of the time limit provides greater clarity on our requirements.
Addition of a 'Cyber Exclusion' under the General Exclusions (page 25)	*N/A*	***Cyber exclusion*** ***We** will not pay for any loss, damage, cost or expense directly or indirectly caused by, contributed to by, arising from, occasioned by or resulting from:* *(a) any **Cyber Act** including but not limited to **Hacking**, **Phishing**, **Denial of Service Attack** or the transmission of any **Virus or Similar Mechanism**; or* *(b) any **Cyber Incident**.* *This exclusion will not apply to sudden and unintentional physical damage resulting from causes which are covered by **Your Policy**.*	Greater clarity of cover.
Full update to the Home Emergency section due to a new insurer (pages 43-50)	*Please see old wording.*	*Please see the new wording for full details.* ***Please note that the cover provided remains at £1,500 per callout.***	The updates reflect the new insurer and although the cover is largely unchanged, please ensure that you fully read and understand the cover being provided to ensure that it meets your needs.
Full update to the Family Legal Expenses section due to a new insurer (pages 51-63).	*Please see old wording.*	*Please see the new wording for full details.* ***Please note that the cover provided remains at £50,000.***	The updates reflect the new insurer and although the cover is largely unchanged, please ensure that you fully read and understand the cover being provided to ensure that it meets your needs.
Updates to 'Making a Complaint' contact information (page 64)	*Please see old wording.*	*Please see the new wording for full details.*	Updates to contact information due to new insurers.

Replace 'Beyond AXA, Cherish and Arc' with Financial Ombudsman Service' (page 65)	*Beyond AXA, Cherish and Arc* *Should **You** remain dissatisfied following a written response to **Your** complaint **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).* *The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **Our** final response to refer **Your** complaint to the FOS.* *This does not affect **Your** right to take legal action.* *If **We** cannot resolve **Your** complaint **You** may refer it to the Financial Ombudsman Service at the address given below:* *Mail Financial Ombudsman Service* *Exchange Tower* *Harbour Exchange Square* *London E14 9SR* *Tel 0300 123 9123 or 0800 023 4567* *Fax 020 7964 1001* *Email complaint.info@financial-ombudsman.org.uk* *Web https://help.financial-ombudsman.org.uk*	***Financial Ombudsman Service*** *Should **You** remain dissatisfied following a written response to **Your** complaint **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).* *The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** may be eligible to make a complaint to the FOS if **You** are:* *• A private individual* *• A micro-enterprise employing fewer than 10 persons and with turnover or annual balance sheet that does not exceed €2 million* *• A small business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million (small business)* *• A charity which has an annual income of less than £6.5 million* *• A trustee of a trust which has a net asset value of less than £5 million* *• An individual who has given a guarantee or security in respect of an obligation or liability of a small business.* *The FOS's contact details are as follows:* *Financial Ombudsman Service* *Exchange Tower* *Harbour Exchange Square* *London E14 9SR* *Email: complaint.info@financialombudsman.org.uk* *Fax: 44 207 964 1001* *Text Number: 07860 027 586 (call back service)* *From within the United Kingdom:* *Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)* *From outside the United Kingdom:* *Tel: 44 (0)207 964 0500* *Website: www.financial-ombudsman.org.uk* *Please remember that **You** may have to refer **Your** complaint to the FOS within specific timelines. **We** will communicate the applicable timeline in **Our** response to **Your** complaint.* *The complaints handling arrangements above are without prejudice to **Your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **Your** contractual rights.*	Further information added on who is eligible to complain to the FOS.
Updated Data Protection Notice (page 66)	*AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy. If **You** do not have*	*Cherish Insurance Services and the insurer(s) are committed to protecting **your** personal data.* *Cherish Insurance Services and the insurer(s) will use personal data about **you** fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at*	Required update as AXA are no longer the insurer for this policy.

	*access to the internet please contact **Us** and **We** will send **You** a printed copy.*	*https://www.cherishinsurance.co.uk/displayPage.php?p=privacy which specifies:* *• the information that Cherish Insurance Services and the insurer(s) may collect on **you** and from whom;* *• how and why this information will be used;* *• how Cherish Insurance Services and the insurer(s) may share and disclose the information; and* *• the retention of **your** personal data.* *In some instances, Cherish Insurance Services and the insurer(s) may need to seek **your** consent before processing such data. Cherish Insurance Services and the insurer(s) will always make it clear to **you** when and why **your** consent is being sought. A hard copy of the Privacy Notice is available on request.* ***You** have a number of rights (including the right of access to see personal information about **you** that is held in Cherish Insurance Services and the insurer(s) records) and these are detailed in the Privacy Notice.* *If **you** have any questions or concerns relating to the Privacy Notice or Cherish Insurance Services' data protection practices, or to make a subject access request, please contact:* *Brown & Brown (Europe) Limited, Data Protection Officer, 7th Floor, 55 Mark Lane, London, EC3R 7NE.*	

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