Home Insurance

Insurance Product Information Document

Company: Cherish Insurance Brokers Limited   **Product: Cherish Lite - Buildings**

Cherish Insurance Brokers Limited on behalf of AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 20 Gracechurch Street, London EC3V 0BG.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Buildings insurance which provides cover for loss or damage to your home.

What is insured?

- ✔ Maximum Sum Insured for Buildings £350,000
- ✔ Loss or damage to the structure of your home including fixtures and fittings. Cover includes outbuildings, garages, fencing and permanent outdoor structures such as hot tubs, swimming pools and solar heating systems
- ✔ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✔ Debris removal up to £80,000
- ✔ Trace and access
- ✔ Replacing locks up to £500
- ✔ Alternative accommodation for up to 2 years subject to a maximum amount of £80,000
- ✔ Property owner's liability up to £2,000,000
- ✔ Emergency entry
- ✔ Contracting Purchaser

Optional Covers

- • Contents

What is not insured?

- ✘ Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious people and loss or escape of water or oil
- ✘ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✘ Loss or damage to gates, hedges and fences caused by storm or flood
- ✘ Accidental damage

Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £100
- ! The escape of water excess is a minimum of £350
- ! The subsidence, heave and landslip excess is a minimum of £1,000
- ! Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your contents
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family and friends or anyone lawfully in the home

Where am I covered?

✔ The cover provided is for private residences in England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

What are my obligations?

- When taking out, renewing or making changes to your policy, you must take reasonable care to provide accurate and complete answers to all questions.
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, if your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution or been convicted or charged with any offence.
- You and your family must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from loss or damage and maintain it in good repair.
- You must pay the premium on time.

If you make a claim

- You must provide us with all relevant information about the claim to assist us in validating it.
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.

When and how do I pay?

You must pay your premium as a one-off annual payment.

When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started, we will refund the full premium to you. If cover has started, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred.
- You may also cancel this policy at any time by giving us prior written notice to Cherish Insurance Brokers Limited, Carlson House, Bradfield Road, Wix, CO11 2SP.
- You will not receive a refund of premium if any claims have been made.

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Cherish Lite Insurance

Please note the following in addition to the enclosed Insurance Product Information Document

Making a claim

To make a claim	**0800 197 2770** option 1 Or email enquiries@cherishinsurance.co.uk

Making a complaint

We hope you will be pleased with the service provided. However, if you need to make a complaint about the service you have received, please contact us on 01255 871965 or write to The Managing Director, Cherish Insurance Brokers Ltd, Carlson House, Bradfield Road, Wix, Essex CO11 2SP or email us at enquiries@cherishinsurance.co.uk.

If you remain dissatisfied with your complaint, you may be able to refer the matter to the Financial Ombudsman Service.

Further details about making a complaint can be found in the Policy Wording.

Compensation

We and the insurers of the policy are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that either of us are not able to meet our obligations. This will depend on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk.