



CHERISH LITE
HOME INSURANCE

Policy Wording

Effective 1st September 2020



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Welcome to **Your** Cherish Lite 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 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.

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 Brokers Limited.

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.

Your attention is drawn to the complaints procedure on pages 35-36.

The law applicable to this Policy

You and **We** can choose the law which applies to this **Policy**. **We** propose that the Law of England and Wales applies. Unless **We** and **You** agree otherwise, the Law of England and Wales applies to this **Policy**.



How to Use this Policy

Please read this **Policy** booklet with **Your Policy** Schedule in order to make sure that **You** are satisfied with **Your** insurance. If **You** have any questions please contact Cherish Insurance Brokers Limited.

Why some words are shown in bold type

Certain words and phrases printed in **bold type** have defined meanings throughout this **Policy**. **You** can find the meanings of these defined terms in the Definitions section starting on page 9.

Cover details

You will find the following headings on many pages:

What is covered	What is not covered
These sections give detailed information on the insurance provided and must be read with ' What is not covered ' at all times.	These sections draw You attention to what is not included in Your Policy .

To help you further

We have included some explanatory notes in **Your Policy**. **These are printed in orange.**

Important telephone number

Claim Notification Line 0800 197 2770 option 1	If You need to make a claim, please begin by reading the Claims Conditions section which starts on page 16. Then call the Claims Notification Line and We will advise You further about Your claim.
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In order to maintain a quality service, telephone calls may be monitored or recorded.

Our Cherish Lite 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.

Collision

If someone crashes into **Your** wall or **Your** house, make sure **You** record their name, address, vehicle registration and contact details. **We** will need this information to help **Us** try to recover **Your Excess**.

Drains

Some drains which use defective materials such as pitch fibre in their construction are prone to wear out over time naturally. If this happens they will not be covered by **Your Policy**, but there are more specific insurance policies available to protect **You** against this risk.

Escape of water

Your cover for escape of water is designed to cover damage to **Your** property caused by water leaks. One of the biggest risks of water damage occurs when **You** are away during the winter when pipes can freeze and burst, causing large amounts of damage.

It is important that **You** take steps to avoid this by keeping **Your** central heating on low so that **Your** pipes do not freeze over. It's always a good idea to get **Your** boiler checked and/or serviced by a Gas Safe/Oftec/Hetas certified engineer, depending on **Your** heating system, in plenty of time for winter. This will help prevent boiler failure which could leave **You** with no heating and/or hot water. If **You** want to turn **Your** heating off, then **You** should drain **Your** central heating system and switch off the water at the mains. Please be aware that cover for escape of water ceases after the home has been unoccupied for more than 60 consecutive days.

In addition, damage can occur due to water leaks caused when the sealant or grout around **Your** bath or shower has worn away or failed. It is important to inspect and maintain **Your** property as damage of this nature is not covered by the **Policy**.

Pipes often burst because they have worn out. If this happens, **You** should turn off the main stop tap and contact a plumber. **We** will pay for the damage the water causes but not to repair the pipe itself.

Fires

A large percentage of fires start in the kitchen and are caused by faulty electrical appliances or unattended cooking pans and equipment – particularly chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets cause a significant fire risk.

Always purchase electrical goods from a reputable supplier as branded goods sold via untraceable Internet suppliers at much reduced prices may be counterfeit and/or may not be fitted with the appropriate safeguards against the risk of fire.

Please ensure **You** bear these risks in mind and take adequate precautions to protect everyone in **Your Home**.

Smoke alarms save many lives and significant damage every year. Please ensure that **You** have them fitted and check them regularly.

Floods

If water has or is expected to enter **Your** property, **You** should secure **Your Home** and move **Your Valuables** and essentials to an elevated place or upper floor. **You** should also turn off all the utilities like power, water and gas supplies at their main source and disconnect all electrical appliances if possible.

If **You** know that **Your Home** is in an area which is prone to flooding, there are additional steps **You** can take to protect it. **We** would recommend contacting **Your** local Environment Agency for further advice or call Floodline on 0345 988 1188.

Storms

Properties are designed to withstand damage by all but the most extreme weather conditions. Normal weather conditions should not cause damage to a well maintained property and damage to poorly maintained **Homes** is not covered by this **Policy**. It is therefore important that **You** keep **Your** property in a good state of repair. Areas that **You** should focus on include blocked or broken gutters or down-pipes and loose or damaged roof tiles.

Some areas like flat roofs, fascia boards and boundary walls are difficult to inspect. So if **You** cannot check them **Yourself**, **You** should employ a relevant building expert to do this for **You**.

Subsidence

Damage caused by **Subsidence** is the result of ground movement affecting **Your** property. The most common signs of this are diagonal cracks away from door and window frames. New properties will often move for reasons other than **Subsidence** and this natural **Settlement** is not covered.

Subsidence and other types of ground movement can be difficult and complex to repair. It is important that **You** tell **Us** as soon as possible if **You** think **Your** house may be affected.

Thefts

Many thefts are committed by so called 'opportunist' criminals. **Your** property is significantly more likely to be burgled if accessible entrances are not locked and secured. **Your Policy** may carry an **Endorsement** about the security **You** have in place to prevent thefts. This usually requires **You** to have certain types of door and window locks. Make sure **You** check **Your** Schedule to ensure **You** have the right protection in place. If **You** fail to meet these requirements, **We** may impose a higher **Excess** for theft claims.

If **You** are leaving **Your Home** vacant, do what **You** can to make it appear occupied. Ask a neighbour to pick up the mail, cancel milk and any other regular deliveries, and use timers on lights if **You** have them.

Garages and sheds are attractive to criminals as they are easier to break in to and often contain valuable items such as tools. Locking these is another important step to minimising the risk of a theft.

Making sure your cover stays in place

We asked **You** a number of questions when **You** purchased **Your Policy** and it is important **You** tell **Us** if any of these things change.

These parts of **Your Policy** are called conditions. In other words, **Your** cover remaining intact may be conditional on **You** giving **Us** the right information at the start of **Your Policy** and then letting **Us** know if **Your** circumstances change.

These include:

- If **You** are making changes to **Your Building** like adding an extension.
- If **You** think **You** need to make a claim.
- Change of address.
- Structural alteration to **Your Home**, which **You** must notify **Us** of 30 days before any structural alterations begin.
- If **You** or **Your Family** intend to let or sublet **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 30 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.



Checking for changes to your cover

If **You** have varied the basic terms of **Your Policy** with **Us**, this will be stated on **Your** Schedule.

In addition, **We** may apply **Endorsements** that can include things like a requirement to have a burglar alarm fitted, a certain type of lock on **Your** doors, a larger **Policy Excess** on a specific section, or an increased limit for one of **Your** valuable items.

Where **We** explain what a word means, that word will have the same meaning wherever it is used in the **Policy** or Schedule. These words are highlighted by the use of **bold print** and start with a capital letter.

Definitions are listed alphabetically.

Buildings

The structure of **Your Home** including fixtures and fittings and the following if they form part of the property:

- Oil gas tanks, cesspits, septic tanks and soakaways.
- Permanent swimming pools, fixed hot tubs or jacuzzis, ornamental ponds, fountains, tennis hard courts.
- Walls, gates, fences, hedges, terraces, patios, drives, paths, statues, decking, railings, gazebos, pergolas.
- Car ports, garages including garages on nearby sites.
- External lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines.
- Fixed recreational toys and brick built barbecues.
- Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used.
- Inspection hatches and covers all supplying **Your Home**.
- **Outbuildings**.

Contents

All of the following things are included provided that they belong to **You** or **Your Family** or **You** or **They** are legally responsible for them and that they are mainly used for private purposes. The full definition of each can be found within this section.

- **Household Goods**
- **Personal Effects**
- **Valuables**
- **Money**

Domestic Staff

A person employed to carry out domestic duties associated with **Your 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 **Your Home** related to **Your** occupation.

Endorsement(s)

A change to the terms of the **Policy** as shown under endorsements in the Schedule.

Excess

The amount **You** are required to pay as the first part of each and every claim made.

Family/They	Your spouse, domestic partner or civil partner, children, Domestic Staff and any other person all permanently living with You and not paying for their accommodation.
Flood	An invasion of the property by a large volume of water caused by a rapid build-up of or sudden release of water from outside the Buildings .
Heave	The upward or sideways movement of the site on which Your Buildings are situated other than Settlement caused by swelling of the ground.
Home	The private residence shown in the Schedule including its garages and Outbuildings if they form part of the property.
Household Goods	This includes tenants' fixtures, fittings and interior decorations.
Landslip	Sudden movement of soil on a slope or gradual creep of a slope over a period of time other than Settlement .
Money	<p>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.</p> <p>This does not include credit card, debit card or cash dispenser card liability.</p>
Outbuildings	<ul style="list-style-type: none"> • Sheds • Greenhouses • Summer houses • Other Buildings but not including touring caravans, mobile homes, motor homes or structures made of canvas, PVC or any other non-rigid material <p>which do not form part of the structure of the main Building of Your Home and are used or occupied for domestic purposes.</p>
Period of Insurance	The dates shown in the Schedule.
Personal Effects	Clothes and items of a personal nature likely to be worn, used or carried. For example portable radios and TVs, handheld games consoles, mobile phones and sports equipment. It does not include Valuables or Money .
Policy	Your policy booklet and most recent Schedule that includes any Endorsement(s) .

Storm	<p>A period of violent weather defined as:</p> <ul style="list-style-type: none">• Wind speeds with gusts of at least 48 knots (55mph)* or• Torrential rainfall at a rate of at least 2.5cm (1 inch) per hour or• Snow to a depth of at least 30cm (1ft) in 24 hours or• Hail of such intensity that it causes damage to hard surfaces or breaks glass. <p>*Equivalent to Storm Force 10 on the Beaufort Scale.</p>
Settlement	<p>The natural movement of new properties in the months and years after they are built.</p>
Subsidence	<p>Downward movement of the site on which the Buildings are situated by a cause other than Settlement or the weight of the Buildings themselves.</p>
Unfurnished	<p>Without sufficient furniture and furnishings for normal living purposes for more than 30 consecutive days.</p>
Unoccupied	<p>Not lived in and not occupied overnight by You or Your Family for more than 30 consecutive days.</p>
Valuables	<p>Jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes camera lenses), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p>
Vehicles	<ol style="list-style-type: none">1. Electronically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motor cycles, children's motor cycles, quad bikes and children's quad bikes.2. Aircraft (including any type of gliders), drones (including mechanically propelled aerial toys, models or devices), boats, hovercraft and any type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards and windsurfers.3. Trailers, carts, wagons, caravans and horse boxes.4. Parts, accessories (including keys and key fobs), tools, fitted radios, cassette players and compact disc players and satellite navigation systems primarily used for any of the items in 1–3 above. <p>The following items are not included in this definition:</p> <ul style="list-style-type: none">• Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to Your Home.• Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and they are not registered for road use.



Definitions continued

- Surfboards, water-skis, snowboards and skis.
- Toys and models.
- Pedal cycles and electrically powered pedal cycles.
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

We/Us/Our

AXA Insurance UK plc.

You/Your

The person or persons named in the Schedule as the policyholder and their domestic partner(s).

You and **Your Family** must keep to the following conditions to have the full protection of **Your Policy**. If **You** or **Your Family** do not comply with them **We** will take one or more of the following actions:

- Cancel **Your Policy**.
- Declare **Your Policy** void (treating **Your Policy** as if it never existed).
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

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.

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**.
- 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 30 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** are in any doubt please contact Cherish Insurance Brokers on 0800 197 2770 option 2.

Taking care of your property

You and **Your Family** must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the property insured from loss or damage.

You must maintain the **Buildings** and **Contents** in good repair.

Dual insurance

If any injury, loss, damage or liability under 'Occupiers and Public liability' or 'Property owner's liability' is covered by any other insurance **We** will not make any payment. If any other injury, loss, damage or liability is covered by any other insurance then **We** will not pay more than **Our** share.

Fraud

Throughout **Your** dealings with **Us**, **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- Knowingly makes a fraudulent or exaggerated claim under the **Policy**, or
- Knowingly makes a false statement in support of a claim, or
- Submits a knowingly false or forged document in support of a claim, or
- Makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement knowledge or collusion,

Then:

- **We** will cancel **Your Policy**.
- **We** will not pay any fraudulent claims.
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under the **Policy** since the start date.
- **We** will not return any premium paid by **You** for the **Policy**.
- **We** will inform the Police of the circumstances.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose us to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

Cancelling your cover

Statutory cancellation rights

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:



General Conditions continued

Mail Cherish Insurance Brokers Limited
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. 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. If any claims have been made **You** will not receive a refund of premium.

Cancellation outside the statutory period

You may cancel this **Policy** at any time by providing prior written notice to the above address.

As long as **You** have not incurred eligible claims during the period **You** have been on cover, **We** will keep an amount of premium in proportion to the time **You** have been on cover and refund the rest to **You**.

If **You** are paying by instalments, **Your** instalments will end and if **You** incur eligible claims **You** will either have to continue with the instalments, until the **Policy** renewal date, or **We** may, at **Our** discretion, take the outstanding instalments **You** still owe from any claim payment **We** make.

If **You** pay annually and **You** have received payment for or are in the process of making a claim **You** will not receive any refund of premium.

Our right to cancel your cover

We reserve the right to cancel **Your Policy** when there is a valid reason to do so. Valid reasons include:

- **You** provide us with inaccurate or incomplete information. Please see "Providing accurate and complete information" in the General Conditions section on page 13.
- **You** make a change to **Your** information which renders the risk no longer acceptable for **Us** to insure. Please see 'Changes in your circumstances' on page 13.
- **You** act in a fraudulent manner. Please see 'Fraud' on page 14 for further information.
- **You** fail to supply requested validation documents. Please see the Claims Conditions section starting on page 16 for further information.
- **You** use threatening or abusive behaviour or language towards **Our** staff or suppliers.

If **We** cancel **Your Policy**, **We** shall provide **You** with 14 days prior written notice by recorded delivery to **Your** last known address. Within this notice **We** will advise **You** of **Our** reasons for cancelling **Your Policy** and any premium refund will be calculated in accordance with the above. If **We** cancel **Your Policy** because **You** have acted in a fraudulent manner **We** will not return any premium paid by **You** for the **Policy** and **We** may not provide any prior written notice.

Non payment of premiums

We reserve the right to cancel this **Policy** by providing 14 days prior written notice in the event of non-payment of the premium or default if **You** are paying by instalments.

If **We** are unable to collect a payment by instalments **We** will use reasonable endeavours to collect the outstanding payment(s) before exercising **Our** right to cancel the **Policy**.

You and **Your Family** must comply with these conditions to have the full protection of **Your Policy**. If **You** or **Your Family** do not comply with them **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

The first thing you must do

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.

We recommend that **You** check **Your Policy** cover. Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled.

You should always

- Contact **Us** by telephone on the Helpline shown in **Your** Schedule and the Important Telephone Number on page 4 of **Your Policy**. **You** should not delay notification of the claim to **Us** for any reason.

Alternatively **You** can send an email to enquiries@cherishinsurance.co.uk. **You should only notify Us by email if You do not need urgent assistance.**

- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.

Claims process

When **You** telephone **Us** on 0800 197 2770 option 1, **We** will do the following, as appropriate:

- a. Take details of the loss.
- b. Arrange for an approved tradesperson to provide **Us** with an estimate or undertake emergency repairs immediately.
- c. Instruct an approved supplier to contact **You** if appropriate.
- d. Where necessary, arrange for someone to call or contact **You** by telephone as soon as possible to discuss **Your** claim. This person may be one of **Our** own claims staff or an independent Chartered Loss Adjuster.

What you must do after making your claim

- Tell **Us** and provide full details in writing, as soon as possible, if someone is holding **You** or **Your Family** responsible for damage to their property or bodily injury to them and send to **Us** as soon as possible any writ summons letter of claim or other document.
- If requested, send written details of **Your** claim to **Us** within 30 days.
- To help prove **Your** claim **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds to **Your** property.
- To help assist with dealing with **Your** claim **We** may require **You** to obtain estimates for the replacement or repair of the damaged property.
- **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable pre-agreed expenses **You** incur in providing the above information as part of **Your** claim.

What you must not do

- Admit or deny any claim made by someone else against **You** or **Your Family** or make any agreement with them.
- Abandon any property to **Us**.
- Dispose of damaged items as **We** may need to see them.

What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

We are entitled to take possession of the property insured and deal with any salvage. **We** may also pursue any claim to recover any amount due from a third party in **Your** name.



How We Settle Claims

Buildings and Contents sections

We may repair, reinstate or replace the damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash or cash alternative (including vouchers and/or store cards).

Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay a cash or cash alternative settlement, then the payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

With **Your** agreement **We** may appoint an approved supplier to act on **Our** behalf to validate **Your** claim. They are authorised to arrange a quotation, a repair or a replacement.

Any permanent repairs made by our approved suppliers are guaranteed.

Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **We** will pay for accompanying items from a bathroom suite, three piece suite, or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

In all other circumstances an individual item from a matching set of articles is regarded as a single item. **We** will pay **You** for individual damaged items but not for undamaged companion pieces.

Where floor coverings are damaged beyond repair only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

Will a deduction be made for wear and tear?

Contents There will be no deduction for **Contents**, except the **Excess**, provided they have been maintained in good repair.

Buildings If repair or reinstatement is carried out there will be no deduction, except the **Excess**, provided that they have been maintained in good repair.



No Claims Discount

No claims discount is earned separately under both the **Buildings** and **Contents** sections of **Your Policy**. It will increase by one year for each year **You** have not made a claim up to the maximum number of years allowable.

No claims discount protection

Your Policy automatically includes protected no claims discount.

- **You** can make one claim in a three year period and **Your** no claims discount will not be reduced.
- For any second claim in a three year period **Your** no claims discount will be reduced by three years on the section(s) under which **You** have made the claim, either **Buildings** or **Contents** or both.
- For any subsequent claim in a three year period **Your** no claims discount will be reduced to nil on the section(s) under which **You** have made the claim, either **Buildings** or **Contents** or both.

Scale of no claims discount

Years claim free	Buildings discount	Contents discount
0	0%	0%
1	6%	11%
2	12%	17%
3	17%	23%
4	19%	29%
5	25%	36%
6	26%	36%
7	27%	38%
8	27%	40%
9	30%	43%
10	30%	44%

These exclusions apply throughout **Your Policy**.

We will not pay for:

Riot/civil commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers

- Liability to **Domestic Staff**.
- Tenant's liability.
- Occupiers and Public liability.
- Property owner's liability.

Radioactive contamination

Loss, damage or liability to any property or any other loss, damage or additional expense following on from the event for which **You** are claiming arising from and any legal liability directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

War risks

Any loss, damage or liability caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Terrorism

Any loss, damage, liability, cost or expenses of whatsoever nature directly or indirectly caused by or happening as a consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating hereto.

For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear chemical, and/or nuclear force or contamination, and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government, and/or to put the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

Pollution/contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **Your Home**.

Gradual deterioration/maintenance

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 Buildings** and its **Contents**.

Deliberate loss or damage

Any loss or damage caused or allowed to be caused deliberately, wilfully, maliciously, illegally or unlawfully by **You** or **Your Family** or anyone lawfully in **Your Home**.

Your Schedule will show if this section is in force.

What are contents?	What contents are not covered?
<p>All of the following things are included provided that they belong to You or Your Family or You or They are legally responsible for them and that they are mainly used for private purposes.</p> <p>Household Goods This includes tenants' fixtures, fittings and interior decorations.</p> <p>Personal Effects Clothes and items of a personal nature likely to be worn, used or carried. For example portable radios and TVs, hand held games consoles, mobile phones and sports equipment. It does not include Valuables or Money.</p> <p>Valuables Jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes camera lenses), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money 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.</p> <p>This does not include credit card, debit card or cash dispenser card liability.</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 cover 15. 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.



What is the most we will pay?

The cost of replacing the **Contents** of **Your Home** and in addition for covers 11-18 up to the limits shown.

The following limits apply	
Any one Valuable	£2,000
Any total claim for Valuables	£10,000
Money	£250

These are the standard limits. If **You** have increased any of them, the revised limits which apply to **Your Policy** will be shown in **Your** Schedule.

What is covered	What is not covered
<p>Loss or damage to Your or Your Family's Contents while they are in Your Home by following causes:</p>	<p>The amount of the Excess shown in the Schedule (increased for causes 4 and 8; not applicable to covers 17-19).</p>
<p>1. Fire, smoke, explosion, lightning, earthquake.</p>	<p>1. Smoke damage arising gradually or out of repeated exposure.</p>
<p>2. Storm or Flood.</p>	<p>2. Loss or damage by frost.</p>
<p>3. Theft or attempted theft. The maximum amount payable for theft or attempted theft from Outbuildings is £500. Minimum security precautions Endorsement may apply – so check Your Schedule.</p>	<p>3. a. Loss or damage while Your Home is Unoccupied or Unfurnished. b. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason. c. Loss or damage from Your Home if any part of it is occupied by anyone other than You or Your Family unless there has been forcible and violent entry to, or exit from, Your Home. d. Loss or damage as a result of any failed online purchase or transaction.</p>
<p>4. Escape of water from: a. A fixed: i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, fridge or freezer. Damage caused by the escape of water is covered, but damage to the items themselves is only covered if an insured cause or cover is operative.</p>	<p>4. a. Loss or damage while Your Home is Unoccupied or Unfurnished. b. Loss or damage caused by failure or lack of sealant and/or grout.</p>
<p>5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p>	<p>5. Loss or damage while Your Home is Unoccupied or Unfurnished.</p>

What is covered	What is not covered
<p>6. Malicious persons or vandals.</p>	<p>6. a. Loss or damage while Your Home is Unoccupied or Unfurnished. b. Malicious damage caused by You or Your Family or any person You or Your Family have allowed into Your Home.</p>
<p>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. Subsidence or Heave of the site on which the Buildings stand, or Landslip.</p>	<p>8. Loss or damage resulting from coastal or river bank erosion.</p>
<p>9. Loss or damage caused by collision of: a. Aircraft. b. Aerial devices. c. Road or rail vehicles (or anything dropped from them). d. Animals.</p>	<p>9. Loss or damage caused by: a. Your domestic pets. b. Insects.</p>
<p>10. Falling trees or branches.</p>	<p>10. a. The cost of removing fallen trees or branches unless the Buildings or Contents have also been damaged. b. Loss or damage caused during tree felling, lopping or topping.</p>
<p>11. Replacement of locks We will pay for the cost of replacing keys and locks or lock mechanisms to: a. External doors and windows of Your Home b. A safe within Your Home c. An alarm protecting Your Home following the theft of their keys. We will not pay more than £500 for any one claim.</p>	<p>11. The cost of replacing keys and locks to a garage or Outbuilding. If You have chosen both Contents and Buildings insurance then We will only pay under one section for any one claim.</p>
<p>12. Credit card liability 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>12. a. Any loss unless You or Your Family have complied with the terms and conditions of the issuing authority. b. Any loss or claim due to accounting errors or omissions.</p>

Continued on next page

What is covered	What is not covered
<p>We will not pay any more than £500 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>13. Accidental loss of oil and metered water</p> <p>We will pay for accidental loss of domestic heating oil and metered water.</p> <p>We will not pay more than £1,000 for any one claim.</p>	<p>13. Loss or damage while Your Home is Unoccupied or Unfurnished.</p>
<p>14. Alternative accommodation</p> <p>While Your 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>We will not pay more than £10,000 for any one claim.</p>	
<p>15. Documents</p> <p>Loss or damage by causes 1–11 to documents (other than Money) whilst:</p> <ol style="list-style-type: none"> Within the main Building of Your Home, or Deposited for safe custody in any bank safe deposit or bank solicitor's strongroom anywhere in the world. <p>We will not pay more than £500 for any one claim.</p> <p>This cover is only operative if Buildings Cover is not insured.</p>	<p>15. Documents solely used for business, trade, profession or employment purposes.</p>
<p>16. Emergency entry</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 (or perceived emergency) involving You or Your Family.</p>	

What is covered	What is not covered
<p>17. Liability to domestic staff</p> <p>Any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any Domestic Staff within the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>We will pay You up to £10,000,000 in respect of all compensation (which includes costs and expenses agreed by Us in writing) for any one claim or series of claims arising from any one event or one source or original cause.</p>	<p>17. Your or Your Family's legal liability to pay compensation or costs for bodily injury (including death) sustained by any Domestic Staff when they are:</p> <ol style="list-style-type: none"> a. Carried in or on a Vehicle, or b. Entering into or getting out of a Vehicle where such bodily injury or illness (including death) is caused by or arises out of Your or Your Family's use of any Vehicle.
<p>18. Tenant's liability (applicable if Your Home is rented)</p> <p>Any amount that You or Your Family become legally liable to pay as tenant of Your Home in respect of damage to the Buildings by any cause specified under Buildings Cover of this Policy.</p>	<p>18. Loss or accidental damage to:</p> <ol style="list-style-type: none"> a. Gates, hedges and fences. b. Cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from Your Home. c. Fixed glass in: <ol style="list-style-type: none"> i. Windows. ii. Doors. iii. Fanlights. iv. Skylights. v. Greenhouses. vi. Conservatories. vii. Verandahs. d. Fixed ceramic hobs or hob covers. e. Fixed sanitaryware and bathroom fittings.

What is covered	What is not covered
<p>19. Occupiers and Public Liability</p> <p>Any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the Period of Insurance in respect of accidental:</p> <ul style="list-style-type: none"> a. Death, bodily injury or illness of any person not an employee of either You or Your Family. b. Damage to property not belonging to or in the custody or control of You or Your Family or Domestic Staff arising from: <ul style="list-style-type: none"> i. The occupation of Your Home (but not its ownership), or ii. The private pursuits of You or Your Family, or iii. The employment by You or Your Family of Domestic Staff. <p>We will not pay more than £2,000,000 (which includes costs and expenses agreed by Us in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>19. Legal liability to pay compensation or costs arising from:</p> <ul style="list-style-type: none"> a. Any business, trade, profession or employment. b. The transmission of any communicable disease or virus. c. The ownership, possession or use of Vehicles. d. Owning, possessing or using drones including mechanically propelled aerial toys, models or devices e. Ownership, possession or use of a dangerous dog of one of the following breeds: Pit Bull Terrier, Japanese Tosa, Dogo Argentino or Fila Brasileiro and cross breeds of these with any other breed. f. Ownership of any species of animal not domesticated in the UK. g. Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man. h. Death of or bodily injury or illness to You or Your Family. i. Any liability which is covered under a more specific policy. <p>Important</p> <p>Under this section We will provide cover for Your liability as the occupier of Your Home arising from the private pursuits of You or Your Family. We will not cover Your liability arising from Your ownership of Your Home.</p> <p>Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.</p> <p>Please note if You are the owner of the Buildings, You will also need to arrange property owners liability cover which most insurers automatically include under buildings insurance.</p>



Buildings Cover

Your Schedule will show if this section is in force.

What is the most we will pay?

We will not pay in total more than the cost of rebuilding **Your Home** for any one claim under causes 1-11. For cover 15 **We** will pay all reasonable and necessary costs and for covers 12-14 and 17, **We** will pay up to the limits shown.

What is covered	What is not covered
Loss or damage to the Buildings by the following causes.	The amount of the Excess shown in the Schedule (increased for causes 2 and 4; not applicable to cover 18).
<p>1. Storm or Flood</p>	<p>1. Loss or damage:</p> <ul style="list-style-type: none"> a. To gates, hedges and fences. b. To drives, patios, decking, terraces and paths unless Your Home has been damaged at the same time and by the same cause. c. By Storm to radio or television aerials or satellite dishes.
<p>2. Escape of water from:</p> <ul style="list-style-type: none"> a. Loss or damage caused by water leaking from or freezing in a fixed: <ul style="list-style-type: none"> i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, fridge or freezer. <p>We will also pay the necessary and reasonable costs that You incur in locating the source of the damage, including the reinstatement of any wall, floor or ceiling if removed or damaged during the search. We will also pay any reasonable costs for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if an insured cause or cover is operative.</p>	<p>2. Loss or damage:</p> <ul style="list-style-type: none"> a. While Your Home is Unoccupied or Unfurnished. b. Caused by failure or lack of sealant and/or grout.

What is covered	What is not covered
<p>3. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>We will also pay the necessary and reasonable costs that You incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling if removed or damaged during the search. We will also pay any reasonable costs for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p>	<p>3. Loss or damage while Your Home is Unoccupied or Unfurnished.</p>
<p>4. Subsidence or Heave of the site on which the Buildings stand or Landslip.</p>	<p>4. Loss or damage:</p> <ul style="list-style-type: none"> a. Caused by normal Settlement, shrinkage or expansion. b. Resulting from coastal or river bank erosion. c. Arising from construction, structural alteration, repair or demolition. d. Arising from faulty workmanship, defective design or use of defective materials. e. To boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, tennis hard courts and swimming pools unless Your Home has been damaged at the same time by the same cause. f. To, or resulting from movement of, solid floor slabs and non load bearing walls unless the foundations beneath the load bearing walls of Your Home are damaged at the same time by the same cause.

What is covered	What is not covered
5. Theft or attempted theft.	5. Loss or damage while Your Home is Unoccupied or Unfurnished .
6. Collision by: <ul style="list-style-type: none"> a. Aircraft. b. Aerial devices. c. Road or rail Vehicles (or anything dropped from them). d. Animals. 	6. Loss or damage caused by: <ul style="list-style-type: none"> a. Your domestic pets. b. Insects.
7. Falling trees or branches.	7. a. The cost of removal if the fallen tree or branch has not caused damage to the Buildings or Contents . b. Loss or damage caused during tree felling, lopping or topping.
8. Damage to the Buildings caused by breakage or collapse of: <ul style="list-style-type: none"> a. Satellite dishes. b. TV or radio aerials, aerial fittings or masts. c. Lampposts. d. Telegraph poles. e. Electricity pylons, poles or overhead cables. 	8. Loss or damage to the items themselves. <i>Certain items may be covered under the Contents Cover section.</i>
9. Fire, smoke, explosion, lightning, earthquake.	9. Smoke damage arising gradually or out of repeated exposure.
10. Malicious persons or vandals.	10. a. Loss or damage while Your Home is Unoccupied or Unfurnished . b. Malicious damage caused by You or Your Family or any person You or Your Family have allowed into Your Home .
11. Riot, civil commotion, strikes, labour and political disturbances.	

What is covered	What is not covered
<p>12. Debris removal and building fees</p> <p>Necessary expenses for rebuilding or repairing the Buildings as a result of damage covered by Buildings Cover for:</p> <ul style="list-style-type: none"> a. Architects, surveyors, consulting engineers and legal fees. b. The cost of clearing debris from the site or demolishing or shoring up the Buildings. c. The cost to comply with government or local authority requirements incurred following a valid claim for damage under buildings causes 1-11. <p>We will not pay more than £80,000 for any one claim.</p>	
<p>13. Replacement of locks</p> <p>We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> a. External doors and windows of Your Home b. A safe within Your Home c. An alarm protecting Your Home after the keys are lost or stolen. <p>We will not pay more than £500 for any one claim.</p>	<p>13. The cost of replacing keys and locks to a garage or Outbuilding.</p> <p>We will only pay under Contents Cover or Buildings Cover if both sections are insured for any one claim.</p>
<p>14. Alternative accommodation</p> <p>While Your Home cannot be lived in because of loss or damage covered under Buildings Cover.</p> <p>We will pay for the reasonable cost of alternative accommodation for You, Your Family and Your domestic pets for a period not exceeding 2 years.</p> <p>We will not pay more than £80,000 for any one claim.</p>	

What is covered	What is not covered
<p>15. Emergency entry</p> <p>Loss or damage to the Buildings caused when the Fire, Police or Ambulance Service has to force an entry to the Buildings because of an emergency or perceived emergency involving You or Your Family.</p>	
<p>16. Contracting purchaser</p> <p>If You have contracted to sell Your Home the purchaser shall have the full protection of Your Policy in respect of the Buildings up to the date of completion of the purchase as long as Your Home is not covered by any other insurance.</p>	
<p>17. Property owner's liability</p> <p>Any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) arising from Your ownership (but not occupation) of the premises which causes accidental bodily injury including death, disease and injury to any person or damage to property.</p> <p>Arising from:</p> <ol style="list-style-type: none"> Your ownership of the Buildings. Defective work carried out by You or Your Family or on Your behalf to any private residence within the United Kingdom, the Channel Islands or the Isle of Man, disposed of by You or Your Family before the occurrence of bodily injury or damage in connection with such private residence. <p>We will not pay more than £2,000,000 (including costs and expenses agreed by Us in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>17. Your legal liability to pay compensation arising directly or indirectly from:</p> <ol style="list-style-type: none"> An agreement which imposes a liability on You which You would not be under in the absence of such agreement. The use of Your Home for any business, trade, profession or employment purpose. Death or bodily injury, illness or disease to any person who is a member of Your Family residing with You or any person under a contract of service. Damage to property belonging to or under the control of You or a member of Your Family permanently residing with You. Death, bodily injury or damage caused by lifts, hoists or Vehicles. Arising more than seven years after this Policy has expired or been cancelled. Rectifying any fault or alleged fault. Any liability which is covered under a more specific policy.

Continued on next page

What is covered	What is not covered
<p>Important</p> <p>Under this section We only provide cover for liability arising from the ownership of Your Home. We will not cover Your liability as the occupier of Your Home or Your personal liability arising from the private pursuits of You or Your Family.</p> <p>Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.</p> <p>Please note that You will also need to arrange cover for occupier and/or public liability which most insurers automatically include under contents insurance.</p>	



Making a Complaint

Cherish Insurance Brokers Limited and AXA Insurance UK plc aim to provide the highest standard of service to every customer.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right.

If your complaint relates to:	Please contact:
How Your Policy was sold or administered for You	Managing Director Cherish Insurance Brokers Limited Carlson House Bradfield Road Wix CO11 2SP Tel 0800 197 2770 option 2 Email enquiries@cherishinsurance.co.uk
Your Policy or a claim on Your Policy in respect of: <ul style="list-style-type: none">• Contents Cover• Buildings Cover	Head of Customer Relations AXA Insurance UK plc Civic Drive Ipswich IP1 2AN Tel 01473 205926 Fax 01473 205101 Email customercare@axa-insurance.co.uk

When you make contact, please provide the following information:

- **Your** name, address, postcode, telephone number and email address.
- The type of **Policy** and **Your Policy** and/or claim number.
- The reason for **Your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

Beyond AXA and Cherish

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

Our promise to you

We will

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.



Customer Service Information

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 020 7741 4100.

Online Dispute Resolution (ODR)

The European commission has also provided an Online Dispute Resolution service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Data Protection Notice

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 access to the internet please contact **Us** and **We** will send **You** a printed copy.



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