



Cherish Life Home Insurance

Save £££'s with Cherish Lite Home Insurance

Cherish Lite is ideal for people in hard-to-insure homes who may struggle to afford other non-standard policies. By covering the 'essentials' and offering wide acceptance criteria, this affordable policy makes niche insurance available to more people.

Suitable for homes of up to 4 bedrooms, Cherish Lite accepts many property types such as listed buildings, flat roofs, high flood risk and subsidence history.



CHERISH LITE FEATURES		CLAIM LIMIT
Buildings insurance - optional	✓	£350,000
Contents insurance - optional	✓	£40,000
Accidental damage	✗	Not available
Alternative accommodation	✓	2 yrs up to max £80,000 / £10,000 if Contents only
Emergency entry / replacement locks	✓	Sum insured / £500
Family legal protection and helpline	✗	Not available
Fire, flood, escape of water and oil	✓	Sum insured
Liability to domestic staff	✓	£10 million
New for old replacement	✓	
Occupiers & Public liability	✓	£2 million
Personal possessions	✗	Not available
Subsidence, ground heave, landslip	✓	Sum insured
Theft	✓	Sum insured
Up to 10yrs protected No Claims Discount	✓	Up to 44% discount; separate for buildings & contents
Valuables in the home	✓	£10,000; Limit for any one item £2,000
24 hour home emergency assistance	✗	Not available
EXCESSES		
Standard other than shown below		£100
Flood (if ceded to FloodRe)		£250
Escape of water		£350
Subsidence - normal area		£1,000
Subsidence - high risk areas		£2,500
Voluntary excess (in addition to excesses above other than subsidence)		Minimum £100 Maximum £1,000
Excesses apply per policy section		

Contact our Broker Support Team on 01255 871965

enquiries@cherishinsurance.co.uk

Individual limits, exclusions and excesses apply. See Policy Booklet for full details. Cherish Insurance Services, a trading name of Plum Underwriting Limited, is authorised and regulated by the Financial Conduct Authority.