



FORCES PLAN

KIT ESSENTIALS

Policy Wording

Effective 1st October 2018



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Welcome to **Your** Forces Plan Kit Essentials 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 within the **Period of Insurance**, provide insurance as described in the following pages and referred to in **Your** Schedule.

You must take reasonable care to provide accurate and complete answers to all questions asked when taking out or making changes to this **Policy**. **You** must inform **Us** if any of the information included within **Your** Statement of Fact or Schedule is inaccurate or incomplete. If the information provided by **You** is inaccurate or incomplete then **We** may cancel **Your Policy**, treat **Your Policy** as if it never existed, refuse to deal with any claim or reduce the amount of any claim payment.

We may ask **You** to provide **Us** with additional documentation when taking out, amending and renewing **Your Policy** to ensure that the information **You** have provided to **Us** is accurate and complete. If **You** fail to provide the documentation requested then **We** may cancel **Your Policy** or treat **Your Policy** as if it never existed.

Important

We recommend that **You** read this **Policy** in conjunction with **Your** Schedule to ensure that it meets with **Your** requirements. If after reading these documents **You** have any questions, please contact Cherish Insurance Brokers Limited.

Your attention is drawn to the Complaints Procedure on page 23.

The law which applies 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**.

Eligibility

You must be either:

- A serving member of HM Forces including reservists.
- A civilian on attachment to HM Forces and residing outside the UK within 30 days of commencement of this **Policy**.



How to Use This Policy

Please read this **Policy** wording 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 on page 6.

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 Your 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 Numbers

Claim Notification Line

0800 197 2770 or 0044 1255 871965 and select option 1

In the event of a claim telephone **Us** on this number.

If **You** need to make a claim **We** will tell **You** the process to follow. **You** should also read the Claims Conditions on page 13 before calling the Claim Notification Line.

Telephone calls may be recorded or monitored.

Definitions

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.

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.
Household Goods	This includes items such as televisions, games consoles, bedding and music systems.
Military Kit	<p>Permanent Issue Kit: a. Service uniforms, service equipment on continuous personal charge for the sole use of You.</p> <p> b. Mess kit, uniforms, equipment of a military nature purchased and owned by You.</p> <p>Temporary Issue Kit: Temporary issue service equipment on personal charge to and for the sole use of You.</p>
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>It does not include credit card, cheque card or cash dispenser card liability.</p>
Period of Insurance	The Policy will automatically be renewed upon receipt of Your monthly premium which is payable by Direct Debit. A new and separate period of insurance will accordingly run from the start of the first day of each month until the end of the last day of that month, until the Policy is cancelled (whether through non-payment of premium or otherwise).
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 .

Personal Property

All of the following are included provided that they belong to **You**, or **You** are legally responsible for them and they are mainly used for private purposes or **Your** employment in HM Forces:

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

Policy

The Policy describes the insurance cover provided during the **Period of Insurance** as shown in **Your** Schedule which **You** have paid for, or have agreed to pay for, and for which **We** have accepted the premium.

Your Policy is made up of the following components:

- Schedule - identifying which sections of the Policy **You** have bought
- Section wordings
- **Endorsement(s)**
- Essential information including:
 - General conditions and exclusions
 - Definitions
 - Claims conditions - including making a claim and how **We** settle a claim
 - Making a complaint.

Residence

The address where **Your Personal Property** is kept.

Valuables

Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Vehicles or Craft

1. Electrically or mechanically propelled or assisted vehicles including motor cycles, children's motor cycles, quad bikes and children's quad bikes.
2. Aircraft (including gliders and hang gliders), drones, boats, hovercraft and any other 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.

Definition continued

The following items are not included within this definition:

- Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to **Your Residence**.
- 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 use on the road.
- Surfboards, waterskis, snowboards and skis.
- Toys and models.
- Bicycles and electrically powered bicycles.
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

Vermin

Rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We/Us/Our

AXA Insurance UK plc, its staff and designated agents acting on behalf of AXA.

You/Your

The person named in the Schedule as the Policyholder and **Your** spouse/civil partner/partner, children and any other person, all permanently residing with you and not paying a commercial rent. This definition does not apply to domestic staff.

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them **We** may 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.

Policy duration

The **Policy** will automatically be renewed upon receipt of **Your** monthly premium which is payable by Direct Debit. A new and separate **Period of Insurance** will accordingly run from the start of the first day of each month until the end of the last day of that month, until the **Policy** is cancelled (whether through non-payment of premium or otherwise).

Dual insurance

If any 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.

The value of your personal property

- **You** must notify **Us** as soon as possible if the full replacement value of **Your Personal Property** exceeds the amount shown in **Your Policy** Schedule.
- If the full replacement value of **Your Personal Property** exceeds this sum, the cover under the **Policy** will no longer meet **Your** needs.
- If **You** make a claim and the value of **Your Personal Property** exceeds the amount shown in **Your Policy** Schedule, **We** will only be able to settle claims at the percentage **You** are insured for. For example, if the value of **Your** personal property shown on **Your** Schedule only represents 70% of the full replacement value then **We** will not pay more than 70% of **Your** claim.
- The full replacement value of **Your Personal Property** means the current cost as new.

Changes in your circumstances

You must tell **Us** as soon as possible about any of the following changes:

- Change of correspondence address.
- If **You** cease to be a member of HM Forces or civilian attached to HM Forces.
- If **You** have been declared bankrupt or been subject to bankruptcy proceedings.
- If **You** have received a Police caution for or been convicted of or charged with any offence other than driving offences.

When **You** tell **Us** about a change in **Your** circumstances or information, **We** will then advise **You** if there will be any changes to the terms of **Your Policy**. If **You** do not tell **Us** about a change in **Your** circumstances or information, then **Your Policy** may be invalid and **We** may not pay in the event of a claim.

You must ensure that **You** provide **Us** with accurate and complete information when asked questions about the changes in **Your** circumstances. If the information provided by **You** is inaccurate or incomplete then **We** may cancel **Your Policy**, treat **Your Policy** as if it never existed, refuse to deal with any claim or reduce the amount of any claim payment.

Changes to cover, terms or premiums

This clause explains how **We** may make changes to **Your Policy**.

We may change the price, benefits, terms, cover and/or exclusions of **Your Policy** by giving **You** no less than 60 days notice by email to **Your** last known address. Any such notice will explain **Our** reasons for making the changes. This does not apply to any changes in law, regulation and/or taxation of insurance business within the UK, when changes will be made according with **Our** statutory and regulatory obligations without prior notice.

We will only exercise **Our** ability to make changes to **Your Policy** in order to make reasonable and proportionate changes to reflect the following:

- Any changes that are required to give effect to decisions and/or guidance of a Regulator or Ombudsman.
- Any changes that are required to give effect to new or revised insurance industry codes of practice that **We** intend to comply with.
- Inflationary increases in general claims costs or administrative costs which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **Us** of providing cover under and administering **Your Policy**.
- Increases in the relative cost of purchasing reinsurance, which affects the cost to **Us** of providing cover under **Your Policy**.

Taking care of your property

You must take and cause to be taken all reasonable precautions to avoid injury, loss or damage, and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage. **You** must maintain the property insured in good repair.

Cancelling your cover

You may cancel this **Policy** at any time by giving notice to Cherish Insurance Brokers Limited via the Forces Plan website at www.forcesplan.co.uk or by mail, telephone or email.

Mail Cherish Insurance Brokers Limited
 Carlson House
 Bradfield Road
 Wix CO11 2SP

Tel 0800 197 2770 or 0044 1255 871965 and select option 2
Email enquiries@forcesplan.co.uk quoting **Your Policy** number

Continued

- If **You** cancel this **Policy** within the first 14 days of receiving **Your Policy** documentation, then providing there has been no claim or incident likely to give rise to a claim, **We** will refund the premium in full.
- If a claim has been submitted or there is an incident likely to give rise to a claim, then no premium refund will be given.
- If **You** cancel this **Policy** more than 14 days after receiving **Your Policy** documentation then no refund of any premium paid will be given.
- **We** reserve the right to cancel the **Policy** with immediate effect in the event of non-payment of the premium and no refund will be given to **You** of any premiums previously paid.
- **We** may also cancel this **Policy** by giving **You** 14 days notice at **Your** last known email address and no refund of any premiums will be given.

Our right to cancel your cover

We reserve the right to cancel **Your Policy** in the following circumstances:

- **You** provide **Us** with inaccurate or incomplete information.
- **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 10 for further information.
- **You** act in a fraudulent manner. Please see 'Fraud' on page 9 for further information.

If **We** cancel **Your Policy**, **We** shall provide **You** with 14 days prior written notice to **Your** last known email 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.

Payments by Direct Debit

Forces Plan Kit Essentials is a monthly **Policy** which will renew for a further month, subject to the payment and acceptance of the monthly premium.

- The monthly premium will be collected on the first working day of each calendar month.
- If the first **Period of Insurance** commences part way through a month, the full premium is due and therefore two premiums will be collected on the first working day of the following month.
- If one or more premiums have been paid, non-payment of a subsequent premium will take **You** off cover with effect from 00:01 hrs on the due date of the unpaid premium. **We** will then use reasonable endeavours to collect the outstanding payment(s) before exercising **Our** right to cancel the **Policy**.

Please refer to the definition on page 6 for the **Period of Insurance**.

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may 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.

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 Numbers on page 5. **You** should not delay notification of the claim to **Us** for any reason.

Alternatively **You** can use the online claim notification at www.forcesplan.co.uk but **You** should only use this 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** call the Claim Notification Line, **We** will do the following, as appropriate:

1. Take details of the loss.
2. Instruct an approved supplier to contact **You** if appropriate.
3. 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** responsible for damage to their property or bodily injury to them and send to **Us** 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 or utility bills.
- 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 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 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 also entitled to take possession of the property insured and deal with any salvage. **We** may pursue any claim to recover any amount due from a third party in **Your** name.

Personal property including military kit

We may repair, reinstate or replace the lost or 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 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.

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 carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Will a deduction be made for wear and tear?

There will be a deduction for clothes (other than military clothing or kit), furs and household linen. There will be no deduction for all other **Personal Property**, provided that they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions).

Unless specifically listed below, the following exclusions apply throughout the **Policy** and in relation to each claim.

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

Reduction in market value

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

Confiscation

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

The exclusions above do not apply to the following covers:

- Licence to Occupy Liability
- Public Liability

Radioactive contamination

1. Loss or damage to any property, or any loss or expense resulting or arising therefrom, or any other loss, damage or additional expense following on from the event for which **You** are claiming.
2. Any legal liability directly or indirectly caused by or contributed to, by, or arising from:
 - Ionising radiation 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.

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 Property**.

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, cost or expenses of whatsoever nature directly or indirectly caused or occasioned by, or happening through, or in 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 or any section of 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, unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **Your Residence**.

Deliberate loss or damage

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



Section A: Personal Property including Military Kit

This section is automatically included.

What is the most we will pay?

Cover for **Personal Property** is subject to individual limits for:

- Bicycles
- **Military Kit**
- **Money**
- **Valuables**

The individual limits for these items are shown on **Your Policy** Schedule.

What is covered	What is not covered
<p>1. Loss or damage</p> <p>Loss or damage to Personal Property anywhere in the world.</p>	<p>The amount of Excess shown in the Schedule.</p> <p>1. Loss or damage:</p> <ul style="list-style-type: none"> a. To items not in the care, custody or control of You or an authorised person. b. By or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering. c. By chewing, scratching, tearing or fouling by domestic animals. d. Caused by infestation, chewing, scratching, tearing or fouling by insects or Vermin. e. By any gradually operating cause or wear and tear. f. Caused by theft or attempted theft from an unattended motor Vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked. g. Arising from the cost of remaking any film, disc or tape, or the value of any information contained on it. h. Caused by theft or attempted theft from an unlocked hotel room. i. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which You are claiming, e.g. costs incurred in preparing the claim or loss of earnings following Your bodily injury or illness. j. By mechanical or electrical breakdown or failure. k. To Vehicles or Craft. l. By theft of any unattended bicycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle. m. To any property mainly used for business, trade, profession or employment purpose other than military use. n. To plants or any living creature. o. To documents.

What is covered	What is not covered
	<ul style="list-style-type: none"> p. 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. q. To computers or computer equipment by: <ul style="list-style-type: none"> i. Erasure or distortion of data. ii. Accidental loss, erasure, mislaying or misfiling of documents or records. iii. Viruses. iv. Contamination. r. To property more specifically insured by any other insurance. s. To lottery tickets and raffle tickets.
<p>2. Credit card liability</p> <p>Your 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 living with You.</p> <p>We will pay up to £1,000 for any one claim.</p> <p>Do not forget to immediately inform the Police and issuing authorities in the event of a loss.</p>	<ul style="list-style-type: none"> 2. Any loss or claim: <ul style="list-style-type: none"> a. Unless You have complied with the terms and conditions of the issuing authority. b. Due to accounting errors or omissions.

Your Schedule will show if this section is in force.

What is covered	What is not covered
<p>Liability arising from Licence to Occupy</p> <p>Service Family Accommodation (SFA) or Substitute Service Family Accommodation (SSFA)</p> <p>We will pay up to a maximum of £20,000 for any one claim that You become liable to pay as the Licensee arising from:</p> <ol style="list-style-type: none"> 1. Damage to the buildings, fixtures or fittings of the Residence. 2. Accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the Residence. 3. Accidental breakage of: <ol style="list-style-type: none"> a. Fixed glass in: <ol style="list-style-type: none"> i. Windows ii. Doors iii. Fanlights iv. Skylights v. Greenhouses vi. Conservatories vii. Verandahs. b. Fixed ceramic hobs or hob covers. c. Fixed sanitary ware and bathroom fittings. <p>Single Living Accommodation (SLA) or equivalent accommodation</p> <p>We will pay up to a maximum of £20,000 for any one claim that You become liable to pay as occupier arising from damage to the buildings, contents, fixtures or fittings of the Residence.</p>	<p>Loss or damage to:</p> <ol style="list-style-type: none"> a. Any item not covered under Section A. b. Internal decorations unless caused by fire. c. Gates, hedges and fences.

This section is automatically included.

What is covered	What is not covered
<p>Occupiers and public liability</p> <p>We will pay up to £2,000,000 (which includes costs and expenses agreed by Us in writing) for any one claim or series of claims arising from any one event, source or original cause that You become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the Period of Insurance in respect of accidental:</p> <ol style="list-style-type: none"> 1. Death, bodily injury or illness of any person not an employee of You. 2. Damage to material property not belonging to or in the custody or control of You arising from: <ol style="list-style-type: none"> a. The occupation of the Residence (but not its ownership). b. Your private pursuits. 	<p>Legal liability to pay compensation or costs arising from:</p> <ol 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 or Craft. d. 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. e. Ownership of any species of animal not domesticated in the UK. f. Death of or bodily injury or illness to You or Your Family.



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 or 0044 1255 871965 and select option 2 Email enquiries@forcesplan.co.uk
Your Policy or a claim on Your Policy	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 or Cherish

Should **You** remain dissatisfied following **Our** written response, **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:

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.



Cherish Insurance Brokers Limited
Carlson House
Bradfield Road
Wix CO11 2SP

Tel 0800 197 2770 or 0044 1255 871965

Email enquiries@forcesplan.co.uk

Web www.forcesplan.co.uk
www.cherishinsurance.co.uk

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