

# Home Insurance

cherish

## Insurance Product Information Document

**Company: Cherish Insurance Brokers Limited**

**Product: Cherish Forces Plan  
Kit Essentials**

Cherish Insurance Brokers Limited on behalf of AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

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

## What is this type of Insurance?

Worldwide insurance for military kit and personal property belonging to serving British Armed Forces personnel, including reservists and attached civilians.



### What is insured?

- ✓ Permanent issue kit on personal charge to you, up to £10,000
- ✓ Temporary issue military kit (single article limit £1,500)
- ✓ Service uniforms, mess kit and equipment of a military nature purchased and owned by you, up to £10,000
- ✓ Accidental loss or damage to personal property (including valuables) up to £15,000
- ✓ Household goods kept in your room up to the sum insured
- ✓ Personal effects up to the sum insured, including gadgets and sports equipment
- ✓ Money up to £500
- ✓ Credit cards up to £1,000
- ✓ Bicycles up to £2,000 any one cycle
- ✓ Valuables up to £2,500
- ✓ Liability arising from Licence to Occupy up to £20,000
- ✓ Occupiers and public liability up to £2,000,000
- ✓ Single article limit £2,500 (or the sum insured if you have chosen lower cover) for Personal Property (including valuables)



### What is not insured?

- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✗ Items not in the care, custody, or control of you or an authorised person
- ✗ Loss or damage of military kit caused during cleaning, dismantling or maintenance
- ✗ Loss or damage caused by your domestic pets or vermin
- ✗ Theft from an unlocked vehicle unless the items are hidden from view, all doors are locked and windows are closed. The maximum amount payable in respect of any one occurrence is £1,000
- ✗ Theft of a bicycle unless either in your custody, securely locked to a permanent structure or motor vehicle, or contained securely within a locked building
- ✗ Loss or damage to gates, hedges and fences under Licence to Occupy Liability



### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £50
- ! Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus



### Where am I covered?

- ✓ The cover provided is for anywhere in the world.



### What are my obligations?

- When you take out your policy you must provide true answers to all the questions we ask.
- You must tell us of any changes e.g. change of address, if you cease to be a member of the Armed Forces or civilian attached to the Armed Forces, if you have been declared bankrupt or you have received a police caution.
- You must take reasonable steps to avoid injury and look after all the kit and personal property insured from loss or damage.
- You must pay the premium on time.

### **If you make a claim**

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



### **When and how do I pay?**

You pay your premium by monthly instalments.



### **When does the cover start and end?**

This contract will start on the date you select when you purchase the policy and will continue until the policy is cancelled.



### **How do I cancel the contract?**

- You can cancel this policy within 14 days of receipt of the policy documents and we will refund the full premium to you.
- If you cancel this policy more than 14 days after receiving your policy documents, no premium refund will be given.
- You may also cancel this policy at any time by giving us prior written notice to Cherish Insurance Brokers Limited, Carlson House, Bradfield Road, Wix, CO11 2SP.
- You will not receive a refund of premium if any claims have been made.

# Additional Information about your Policy



**Cherish Insurance Brokers Limited**

## **Cherish Forces Plan Kit Essentials insurance**

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

### **Making a claim**

**To make a Personal Property or  
Military Kit claim**

Web [www.forcesplan.co.uk](http://www.forcesplan.co.uk)  
Tel **0800 197 2770/0044 1255 871965** (option 1)  
Email [enquiries@forcesplan.co.uk](mailto:enquiries@forcesplan.co.uk)

### **Making a complaint**

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

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

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

### **Compensation**

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

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).