

Home Insurance

Insurance Product Information Document

Company: Plum Underwriting Limited

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cherish

Product: Cherish Forces Plan Premium Kit & Home

FPPKH1025 V1.0

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 home contents, military kit and personal effects belonging to serving British Armed Forces personnel and their families, including reservists and attached civilians.

What is insured?



- ✓ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Accidental damage
- ✓ Home contents up to £75,000
- ✓ Personal effects in the home including gadgets, clothes, spectacles and sports equipment
- ✓ Any one claim for valuables up to 40% of Contents Sum Insured
- ✓ Any one valuable item up to 20% of Contents Sum Insured
- ✓ Money up to £500
- ✓ Credit cards up to £1,000
- ✓ Business equipment up to £5,000
- ✓ Alternative accommodation up to 20% of Contents Sum Insured
- ✓ Lock replacement up to £1,000
- ✓ Accidental loss of heating oil and metered water up to £1,000
- ✓ Frozen food
- ✓ Contents in garages and outbuildings
- ✓ Contents in the open up to £5,000
- ✓ Contents in storage
- ✓ Temporary removal (students contents limited to £2,500)
- ✓ Worldwide house removal by professional removers
- ✓ Documents up to £1,000
- ✓ Special events
- ✓ Visitor and domestic staff personal effects £1,000
- ✓ Garden plants up to £5,000
- ✓ Liability to domestic staff up to £10,000,000
- ✓ Tenants liability up to 20% of Contents Sum Insured
- ✓ Liability to the public up to £2,000,000
- ✓ Unrecovered damages up to £2,000,000
- ✓ Liability arising from Licence to Occupy up to £20,000
- ✓ Emergency entry
- ✓ Permanent issue military kit on personal charge to you, up to £10,000
- ✓ Temporary issue military kit (single article limit £1,500)

What is not insured?



- ✗ Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious people and loss or escape of water or oil
- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✗ Loss or damage to valuables, money or business equipment left in the open
- ✗ Theft from an unattended vehicle unless secure and out of sight
- ✗ Loss or damage of military kit caused during cleaning, dismantling or maintenance

Applicable to Legal Expenses

- ✗ **Pre-inception incidents:** We will not cover events that started before the policy began
- ✗ **Prospects of success:** We will not cover any legal action if there are no prospects of success. This is where the likelihood of winning is less than 50%
- ✗ **Minimum amount in dispute:** We will not cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is less than £125 (plus VAT). We also will not cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone else insured under the policy, nor any costs covered by another insurance policy
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval



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
- ! The escape of water excess is a minimum of £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 and costs that arise from the normal use, maintenance and upkeep of your contents

- ✓ Service uniforms, mess kit and equipment of a military nature purchased and owned by you, up to £10,000
- ✓ Legal Expenses - costs and expenses in order to pursue a claim on your behalf. This includes personal injury, employment disputes, purchase of goods or services, motor prosecutions and tax. £50,000 limit per event

Optional Covers

- Personal Possessions anywhere in the world

- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family and friends or anyone lawfully in the home

Applicable to Legal Expenses

- ! **Qualifying period:** There is 90 day qualifying period for claims for Employment, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you are welcome to use your own legal representative, but we will not cover any costs in excess of our standard advisers' rates
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you will be responsible for any advisers' costs



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, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, your home will be unoccupied, if you or your family have been declared bankrupt or you or your family have received a police caution.
- You and your family must take reasonable steps to avoid injury and look after all the property insured from loss or damage and maintain in good repair.
- You must pay the premium on time.

If you make a claim

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



When and how do I pay?

You 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 Forces Plan, Carlson House, Bradfield Road, Wix, CO11 2SP.
- You will not receive a refund of premium if any claims have been made.