

What's Changed - Cherish Home Insurance Bed and Breakfast Policy – 07/2025



The following document demonstrates any significant differences to the conditions of the policy and the cover between the March 2025 policy wording, with a wording reference of CHB&B/0725/PW, and the July 2025 policy wording, with a wording reference of CHB&B/0725/PW.

Please note that the insurers for our policy have changed, and are now as follows:

*For the Contents, Personal Possessions and Buildings cover sections:
100% underwritten by Hiscox Insurance Company Limited.*

*For the Home Emergency and Family Legal Expenses cover sections:
100% underwritten by ARAG plc on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.*

Please also note that Employers' Liability cover is no longer included, therefore you will not be receiving a Certificate of Employers' Liability in relation to this policy.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

Copies of all our documentation are available to download as PDF documents from the Cherish Insurance Services website as follows:

<https://www.cherishinsurance.co.uk/>

Change Description	Old Wording	New Wording	What This Means for You
Removal of AXA Insurance UK plc throughout the document.	See Previous Policy Wording	N/A	Insurer information has been updated and is now shown on the policy schedule.
Updated Welcome text (page 3)	Welcome to Your Cherish Home 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	Thank you for choosing to insure your home with Cherish Insurance Services (a trading style of Plum Underwriting Limited, which is part of Brown & Brown (Europe) Limited).	Greater clarity on who we are.

	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.	Established in 1993, Cherish Insurance Services is a highly respected insurance underwriting agency with a history of providing market leading insurance solutions. Our aim is to deliver excellence through our products and with a first-class service; build long term relationships with all of our policyholders. We choose our insurers who cover the risks in the policy very carefully, based on their financial strength and service capabilities. The insurer(s) for your policy is as detailed on your schedule. Our claims service is designed to respond when you need it most – 24 hours a day, 7 days a week. We are delighted to be given the opportunity to provide you with an insurance policy and can assure you that we will do all we can to keep you as a valued customer for many years ahead.	
Update policy introductory text (page 3).	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 Services. Important We recommend that You read this Policy in conjunction with Your Schedule to ensure that it meets with Your requirements. Should You have	Our property 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 property. The policy is a contract of insurance between you and us and is reliant on you providing us with accurate information. Failure to provide this may invalidate the contract or affect the settlement of any claim under the policy. For more information, please refer to the 'General Conditions' section. In return for payment of the full premium shown on your schedule, we agree to insure you, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage you sustain or legal liability you incur for accidents happening during the period of insurance shown on your schedule. It is essential that you read all documents forming part of your policy to ensure that you fully understand the cover that we have provided.	Greater explanation as to what our policy is designed to cover and consistent with our other policy wordings.

	any queries please contact Us or Your Insurance Intermediary. Your attention is drawn to the complaints procedure on pages 77-78.		
Important Telephone Numbers retitled as 'How to Make a Claim' with all phone numbers now moved onto the policy schedule (page 6)	See Previous Policy Wording	To make a claim, please refer to the section 'How to Make a Claim' on your schedule for the contact details. When notifying a claim, please provide your name, policy number (shown on your schedule), the name of your insurance broker or intermediary (if applicable this will be shown on your schedule) and full details of the loss or damage. There are several claims conditions that operate. Please refer to the 'Claims Conditions' section of this policy wording booklet which explains your duties in the event of a claim and how your claim will be dealt with.	Claims contact details are now shown on the policy schedule. Update also highlights the 'Claims Conditions' section.
Important Information retitled 'Helpful Hints' with explanatory text also updated (page 7)	Our Cherish 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.	Below are some helpful hints which if followed can help to prevent or reduce the effects of a loss and although these are not Policy conditions it is strongly recommended that these points are followed. Please note however that in some circumstances We may require You to follow some of the points noted below as a condition of Your Policy. If so, these will be detailed on Your Schedule via an Endorsement(s).	Greater clarity that the points in this section are not necessarily requirements.

'Making Sure Cover Stays in Place' and 'Checking for Changes to Your Cover' information moved from pages 8 and 9 to pages 4 & 5 under 'How to Use This Policy'.	<i>Please see old wording.</i>	<i>Please see the new wording for full details.</i>	Better placed under 'How to Use this Policy' as this is explanatory text on how the policy works.
Added definition of 'Bedroom' (page 10)	N/A	Bedroom <i>A room originally built to be a bedroom even if it is now used for another purpose. A bedroom may be being used as a study, children's playroom, gym etc. however if it could easily be changed back to a bedroom then it is a bedroom.</i> <i>The exception to the above is if the room has been altered in such a way that it cannot easily be used as a bedroom again e.g. If a bedroom has been converted into a bathroom.</i>	The number of bedrooms is an important rating factor, so the added definition provides greater clarity as to what we mean by 'bedroom'.
Additional policy definitions (pages 11-14)	N/A	Computer Systems <i>Computer or other equipment or component or system or item which processes stores transmits or receives Data.</i> Cyber Act <i>An unauthorised, malicious or criminal act or series of related unauthorised, malicious and criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer Systems.</i> <i>Cyber Incident</i> • any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer Systems; - or • any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer Systems. Data <i>Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.</i> Denial of Service Attack <i>Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks,</i>	Greater clarity of cover.

		network services, network connectivity or Computer Systems. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non- genuine traffic between and amongst networks and the procurement of such actions or instructions by other Computer Systems. Hacking Unauthorised access to any Computer Systems, whether Your property or not. Phishing Any access or attempted access to Data made by means of misrepresentation or deception. Virus or Similar Mechanism Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, Computer Systems, Data or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.	
Updated definition of 'We/Us/Our' (page 14)	AXA Insurance UK plc.	Cherish Insurance Services (a trading name of Plum Underwriting Limited) acting on behalf of your insurers.	Greater clarity of who we are.
'Providing Accurate Information' replaced with 'Information You Have Given Us' (pages 15-16)	<i>Providing accurate and complete information</i> 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.	Information you have given us In deciding to accept this Policy and in setting the terms including premium We have relied on the information which You have provided to Us. You must take care when answering any questions We ask by ensuring that any information provided is accurate and complete and tell Us or Your broker if this information changes. If You are in any doubt, please talk to Us or Your broker. We will tell You if a change in information affects Your insurance. If We establish that You deliberately or recklessly provided Us with untrue or misleading information, We will have the right to: (a) treat this Policy as if it never existed; (b) decline all claims; (c) retain the premium; and (d) request a refund from You of any claim payments already made.	Greater clarity on the remedies available to us should you not supply us with correct information.

		If We establish that You carelessly provided Us with untrue or misleading information, We will have the right to: (i) treat this Policy as if it had never existed, refuse to pay all claims and return the premium You have paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered; (ii) treat this Policy as if it had been entered into on different terms from those agreed, if We would have provided You with cover on different terms and apply these amended terms to all claims under the Policy, including any claims You have already made; (iii) reduce the amount We pay on any claim in the proportion that the premium You have paid bears to the premium We would have charged You, if We would have charged You more. We will notify You in writing if (i), (ii) and/or (iii) apply. If there is no outstanding claim and (ii) and/or (iii) apply, We will have the right to: (1) give You thirty (30) days notice that We are terminating this Policy; or (2) give You notice that We will treat this Policy and any future claim in accordance with (ii) and/or (iii), in which case You may then give Us thirty (30) days' notice that You are terminating this Policy. If this Policy is terminated in accordance with (1) or (2), We will refund any premium due to You in respect of the balance of the Period of Insurance.	
Moved 'Changes in Your Circumstances' to be underneath 'Information You Have Given Us' and added end paragraph (page 16)	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 which increases the full rebuilding cost of Your Buildings above the full rebuilding cost amount shown in Your Schedule. • 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	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 which increases the full rebuilding cost of Your Buildings above the full rebuilding cost amount shown in Your Schedule. • 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 60 consecutive days. • If Your Home is no longer occupied solely by You or Your Family.	Moving this information highlights the importance of us being kept advised of changes in your circumstances. The additional paragraph confirms the remedies available to us should you not keep us updated.

	residential purposes. • If Your Home will be Unoccupied for more than 60 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 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 do not keep Us updated on any changes to information or provide untrue or misleading information when updating Us, then the remedies outlined in 'Information you have given Us' will be applied.	
Update to the 'Fraud' general exclusion (pages 17-18)	• We will cancel Your Policy.	• We will cancel Your Policy from the date of the fraudulent act.	Greater clarity of what we will do if you act in a fraudulent manner.
Updated cancellation information (page 18)	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: Mail Cherish Insurance Services 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, including any underwriting fees. If cover has started, We will keep an amount of premium in proportion to the time You have been on cover, plus any underwriting fees and refund the rest to You provided no claims have occurred. If any claims have been made You will not receive a refund of any premium.	If, for any reason, you feel that this policy is not right for you, you are entitled to cancel this policy by notifying your insurance broker or intermediary in writing (letter or email) within 14 days of either the date you receive your policy documentation or the inception or renewal of the policy, whichever is the later. If cover has not started, We will refund the full premium, including any underwriting fees. If cover has started, We will keep an amount of premium in proportion to the time You have been on cover, plus any underwriting fees and refund the rest to You provided no claims have occurred. If any claims have been made You will not receive a refund of any premium.	Greater clarity on how you can cancel your policy.
Update to general information of 'Claims Conditions' (page 20)	N/A	Brown & Brown Claims (UK) Limited provide the claims handling service for this Policy. For this section the terms Us, We and Our are referring to Brown & Brown Claims (UK) Limited.	Greater clarity of who is now providing the claims handling service.

Update to 'Claims Conditions – The First Thing You Must Do' (page 20)	<i>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.</i>	<i>You must notify the Police or other appropriate local or civil authority immediately You become aware that a crime has been committed, obtain a crime or lost property number and notify Us in writing no later than 7 days after the date of such incident.</i>	Addition of the time limit provides greater clarity on our requirements.
Update to 'Claims Conditions – You Should Always' (page 20)	N/A	<i>notify Us as soon as reasonably possible in writing, and on no account later than 30 days after the date of the incident, of any loss, damage, or any claim made against You, or any circumstance or occurrence which may subsequently give rise to a claim under this Policy.</i>	Addition of the time limit provides greater clarity on our requirements.
Addition of a 'Cyber Exclusion' under the General Exclusions (page 25)	N/A	Cyber exclusion <i>We will not pay for any loss, damage, cost or expense directly or indirectly caused by, contributed to by, arising from, occasioned by or resulting from:</i> (a) any Cyber Act including but not limited to Hacking, Phishing, Denial of Service Attack or the transmission of any Virus or Similar Mechanism; or (b) any Cyber Incident. <i>This exclusion will not apply to sudden and unintentional physical damage resulting from causes which are covered by Your Policy.</i>	Greater clarity of cover.
Full update to the Home Emergency section due to a new insurer (pages 51-58)	<i>Please see old wording.</i>	<i>Please see the new wording for full details.</i> Please note that the cover provided remains at £1,500 per callout.	The updates reflect the new insurer and although the cover is largely unchanged, please ensure that you fully read and understand the cover being provided to ensure that it meets your needs.
Full update to the Family Legal Expenses section due to a new insurer (pages 59-72).	<i>Please see old wording.</i>	<i>Please see the new wording for full details.</i> Please note that the cover provided remains at £50,000.	The updates reflect the new insurer and although the cover is largely unchanged, please ensure that you fully read and understand the cover being provided to ensure that it meets your needs.
Removal of Identity Theft section	<i>Please see old wording.</i>	N/A	Cover is now part of the updated Family Legal Expenses.

Updates to 'Making a Complaint' contact information (page 73)	Please see old wording.	Please see the new wording for full details.	Updates to contact information due to new insurers.
Replace 'Beyond AXA, Cherish and Arc' with Financial Ombudsman Service' (page 74)	<i>Beyond AXA, Cherish and Arc</i> 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	Financial Ombudsman Service 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 Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You may be eligible to make a complaint to the FOS if You are: • A private individual • A micro-enterprise employing fewer than 10 persons and with turnover or annual balance sheet that does not exceed €2 million • A small business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million (small business) • A charity which has an annual income of less than £6.5 million • A trustee of a trust which has a net asset value of less than £5 million • An individual who has given a guarantee or security in respect of an obligation or liability of a small business. The FOS's contact details are as follows: Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR Email: complaint.info@financialombudsman.org.uk Fax: 44 207 964 1001 Text Number: 07860 027 586 (call back service) From within the United Kingdom: Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines) From outside the United Kingdom: Tel: 44 (0)207 964 0500 Website: www.financial-ombudsman.org.uk Please remember that You may have to refer Your complaint to the FOS within specific timelines. We will communicate the applicable timeline in Our response to Your complaint. The complaints handling arrangements above are without prejudice to Your right to commence a legal action or an alternative dispute resolution proceeding in accordance with Your contractual rights.	Further information added on who is eligible to complain to the FOS.

Updated Data Protection Notice (page 75)	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.	<i>Cherish Insurance Services and the insurer(s) are committed to protecting your personal data.</i> <i>Cherish Insurance Services and the insurer(s) will use personal data about you fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at https://www.cherishinsurance.co.uk/displayPage.php?p=privacy which specifies:</i> <i>• the information that Cherish Insurance Services and the insurer(s) may collect on you and from whom;</i> <i>• how and why this information will be used;</i> <i>• how Cherish Insurance Services and the insurer(s) may share and disclose the information; and</i> <i>• the retention of your personal data.</i> <i>In some instances, Cherish Insurance Services and the insurer(s) may need to seek your consent before processing such data. Cherish Insurance Services and the insurer(s) will always make it clear to you when and why your consent is being sought. A hard copy of the Privacy Notice is available on request.</i> <i>You have a number of rights (including the right of access to see personal information about you that is held in Cherish Insurance Services and the insurer(s) records) and these are detailed in the Privacy Notice.</i> <i>If you have any questions or concerns relating to the Privacy Notice or Cherish Insurance Services' data protection practices, or to make a subject access request, please contact: Brown & Brown (Europe) Limited, Data Protection Officer, 7th Floor, 55 Mark Lane, London, EC3R 7NE.</i>	Required update as AXA are no longer the insurer for this policy.
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