

Signed on behalf of:

**Ministry of Defence**

**Signed:**

**Name:**

**Position:**

**Date:**

# Cherish Insurance Brokers Ltd

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**We, the undersigned, commit to honour the Armed**

**Forces Covenant and support the Armed Forces**

Signed on behalf of:

**Ministry of Defence**

**Signed:**

**Name:**

**Position:**

**Date:**

**Community. We recognise the value Serving Personnel,**

**both Regular and Reservists, Veterans and military**

**families contribute to our business and our country.**

Signed on behalf of:

# Cherish Insurance Brokers Ltd

Signed: A. Johnson

Position: Managing Director

Date: 25/11/2020

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## The Armed Forces Covenant

An Enduring Covenant Between

The People of the United Kingdom

Her Majesty’s Government

* and –

All those who serve or have served in the Armed Forces of the Crown

And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

### Section 1: Principles of The Armed Forces Covenant

* 1. We Cherish Insurance Brokers will endeavour in our business dealings to uphold the key principles of the Armed Forces Covenant, which are:
* no member of the Armed Forces Community should face disadvantage in the provision of public and commercial services compared to any other citizen
* in some circumstances special treatment may be appropriate especially for the injured or bereaved.

### Section 2: Demonstrating our Commitment

2.1 Cherish Insurance Brokers recognises the value serving personnel, reservists, veterans and military families bring to our business. We will seek to uphold the principles of the Armed Forces Covenant, by:

* *promoting the fact that we are an armed forces-friendly organisation;*
* *striving to support the employment of Service spouses and partners;*
* *endeavouring to offer a degree of flexibility in granting leave for Service spouses and partners before, during and after a partner’s deployment;*
* *seeking to support our employees who choose to be members of the Reserve forces, including by accommodating their training and deployment where possible;*
* *Providing the serving armed forces community with a modern, flexible and extensive military insurance to suit their unique circumstances;*
* *Using our excellent relationship with our underwriters, AXA UK, to fight for a fair resolution to claims made by our policyholders (British military personnel);*
* *Allowing military personnel to change their policy at any time to suit their changing needs – with no hidden fees;*
* *Providing helpful content for military personnel and their families through our digital channels;*
* *Providing a first-class UK-based customer service run by industry experts trained to empathise and communicate effectively with the Service community;*
* *Being personable, informative and working tirelessly to ensure that forces personnel are given the right advice and insurance coverage they need;*
* *Continuing to develop products and features designed to extensively cover Service personnel and their families and provide them with a low-hassle service so they can focus on their duties. This is achieved through:*
	+ - * + *Quick and easy online quote and buy*
				+ *Plain English, jargon-free language*
				+ *Fast and efficient claims settlement and 24/7 claims line*
				+ *UK based customer support by military experts*
				+ *Manageable monthly repayments and no hidden admin fees;*
* *Adhering to industry regulations and best practice: Cherish Insurance Brokers Limited is a member of the British Insurance Brokers' Association (BIBA), which acts to protect the interests of insurance brokers and their customers. We are also a member of the Services Insurance and Investment Advisory Panel (SIIAP), which is recognised by the Ministry of Defence and operates on behalf of British service personnel. Members of SIIAP operate to a strict code of practice and are all specialists in their field;*
* *Actively participating in Armed Forces Day by promoting the event and its core values via our social media channels;*
* *Championing the British Armed Forces more generally through our digital channels*

2.2 We will publicise these commitments through our literature and/or on our website, setting out how we will seek to honour them and inviting feedback from the Service community and our customers on how we are doing.