

## Campus Block Halls Insurance Master Policy Schedule of Insurance University of Dundee | Master Policy No: DUND2016

**COVER START DATE** Upon commencement of your tenancy agreement with University of Dundee

**COVER EXPIRY DATE** 31/08/2017 or whenever your tenancy expires, whichever is sooner.

This schedule forms part of your policy document and should be read in conjunction with your policy wording and your optional extensions schedule of insurance (if selected). Your policy wording is available online at [www.cover4insurance.com/dundee-university](http://www.cover4insurance.com/dundee-university)

COVER DESCRIPTION		COVER INCLUDED	SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£4,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	YES	£200
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	YES	£75
SECTION 2B	COMPUTER EQUIPMENT   ROOM ONLY	YES	£2,000
SECTION 3	VACATION COVER	YES	£4,000
SECTION 8	PERSONAL ACCIDENT	YES	£10,000
SECTION 9	CREDIT CARDS	YES	£500
SECTION 10	PERSONAL MONEY	YES	£50
SECTION 11	COLLEGE   UNIVERSITY PROPERTY ON LOAN	YES	£750
SECTION 12	LANDLORDS PROPERTY   TENANTS LIABILITY	YES	£5,000
SECTION 14	LEGAL LIABILITY	YES	£1,000,000
ENDORSEMENT 1	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY	YES	£5,000
ENDORSEMENT 2	ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT   ROOM ONLY	YES	£2,000

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	£1,250
COMPUTER EQUIPMENT	£2,000
JEWELLERY, WATCHES & OTHER VALUABLES	£1,250
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£600

POLICY EXCESS	EXCESS
SECTION 1B - FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£10
ENDORSEMENT 1 - ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS UP TO £2,500	£100
ENDORSEMENT 1 - ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS OVER £2,500	£250
ALL OTHER SECTIONS	£25

### PRINCIPAL EXCLUSIONS

- The policy excess.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles & mobile phones (unless basic cover is extended).
- Cover outside of the insured accommodation (unless basic cover is extended).

### YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage.

 [www.cover4students.com](http://www.cover4students.com)  [customerservices@cover4students.com](mailto:customerservices@cover4students.com)  0161 772 3390\*

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\* For our joint protection calls may be recorded and/or monitored. Calls will be charged at a maximum of 5p per minute from BT lines. Calls from non-BT lines may vary. Telephone lines are open Monday to Friday 9.00am - 5.00pm excluding public holidays.

**ENDORSEMENTS APPLYING:**

**ENDORSEMENT 1: ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for sums which <b>you</b> become legally liable to pay as damages in respect of:</p> <ul style="list-style-type: none"> <li>- Accidental damage to landlords' material property in <b>your</b> custody and control, and within the room you occupy, for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li> </ul>	<ul style="list-style-type: none"> <li>- The maximum amount payable is £5,000 in any <b>period of insurance</b>.</li> <li>- The <b>excess</b> shown in <b>your schedule</b>.</li> <li>- Damage occurring as a result of:               <ol style="list-style-type: none"> <li>Wear and tear, depreciation or any gradually operating cause</li> <li>Malicious or deliberate damage</li> <li>Any incident covered by a Tenant Deposit agreement</li> <li>Any incident in breach of your tenancy agreement</li> </ol> </li> <li>- Damage occurring outside of the room being occupied.</li> </ul>

**ENDORSEMENT 2: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT | ROOM ONLY**

To (Desktop, Laptop & Portable computer equipment) **within** (your term time address)

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £2,000 during the <b>period of insurance</b> for <b>accidental damage to your computer equipment</b> occurring within <b>your insured address</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in your <b>schedule</b>.</li> <li>• The maximum amount payable for single item /group limits stated in the <b>schedule</b>.</li> <li>• Theft from any private motor vehicle.</li> <li>• Loss or damage caused by or arising from               <ul style="list-style-type: none"> <li>- Wear and tear, depreciation or any gradually operating cause</li> <li>- Faulty design or workmanship or the use of faulty materials</li> <li>- Moths, insects, parasites, beetle or vermin</li> <li>- Corrosion, fungus, mildew or rot</li> <li>- Atmospheric or climatic conditions, frost or the action of light</li> <li>- Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>- Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling</li> </ul> </li> <li>• Property used for business purposes</li> <li>• Depreciation in value, consequential loss or property more specifically covered by this or any other insurance</li> <li>• Loss or damage by any heating process</li> <li>• Damage to any property, appliance, or any part of it (whether belonging to <b>you</b> or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.</li> </ul>