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Master Policy Insurance Schedule

Bangor University | Master Policy No: BANG2025

COVER START DATE: Upon commencement of your tenancy agreement with Bangor University **COVER EXPIRY DATE:** 31/08/2026 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 insurance schedule (if selected). Your policy wording is available online at www.cover4insurance.com/bangor-university.

COVER DESCRIPTION		SUM INSURED
Section 1	Personal possessions within the insured address	£10,000
	Personal possessions within the insured address if you live with a partner and/or children	£12,000
	Personal possessions within the insured address if you are registered as disabled	£12,000
Section 1A	Replacement locks & keys	£500
Section 1B	Food spoilage: failure of fridge/freezer	£75
Section 1C	Damage to clothing: failure of laundry equipment	£300
Section 1E	Mobile phone | room only - following forcible and violent entry	£1,000
Section 1G	Personal possessions from communal areas	£1,000
Section 1H	Musical instruments	£1,000
Section 1I	Contact lenses	£150
Section 1J	Pedal cycles on university campus only	£500
Section 2A	Desktop computer equipment | room only	£2,500
	Desktop computer equipment | room only if you are registered as disabled	£4,000
Section 2B	iPads laptops & portable computer equipment | room only	£2,500
	iPads laptops & portable computer equipment | room only if you are registered as disabled	£4,000
Section 3	Vacation cover	£10,000
Section 8	Personal accident	£50,000
Section 9	Credit cards	£500
Section 10	Personal money	£100
Section 11	College | university property on loan	£750
Section 12A	Landlord's property | tenant's liability	£5,000
Section 13	Accidental death, injury or illness of a financially supporting parent or guardian	£5,000
Section 14	Legal liability	£1,000,000

MAXIMUM AMOUNTS PAYABLE The following items are subject to a maximum amount payable during the period of insurance.	LIMIT
Personal possessions single item limit	£1,250
Clothing single item limit	£350
Computer equipment	£2,500
Computer accessories	£150
Jewellery, watches & other valuables	£600
Audio, DVD, video & other data carrying media	£1,000
Computer games, CDs, DVDs, videos & records	£600
Photographic equipment	£1,000
Sports equipment	£1.000
Musical instruments	£1,000
Rented household goods	£1,250

POLICY EXCESSES	EXCESS
Food spoilage: failure of fridge/freezer	£10
Pedal cycles valued over £1,000*	10% of the pedal cycle value
Photographic equipment valued over £1,250**	10% of the photographic equipment value
Desktop computer equipment | room only	£50
iPads laptops & portable computer equipment | room only	£50
All other sections	£25

*Cover for pedal cycles only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

**Cover for photographic equipment over £1,250 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

PRINCIPAL EXCLUSIONS

- The policy excess.
- Cover outside of your accommodation (unless basic cover is extended).
- Theft from vehicles (except where attended during transit at the beginning and end of each term).

INSURER INFORMATION

This master policy has been arranged on behalf of Cover4insurance.com. Cover4insurance.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at www.fca.org.uk.

For cover Sections 1-5 and 7-27, this insurance is underwritten by Canopius Managing Agents Limited. Canopius Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopius Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Floor 29, 22 Bishopsgate, London EC2N 4BQ.

This schedule, together with the policy wording, certifies that insurance has been effected in respect of Sections 1-5 and 7-27 between you and the insurer. In return for payment of the premium specified in the schedule, the insurer agrees to insure you in accordance with the terms and conditions in or endorsed on these documents. The insurer has entered into a Binding Authority Contract (reference B6839P08068KAA) with Avid Insurance Services Limited under which the insurer has authorised Avid Insurance Services Limited to sign and issue these documents as its agent.

WHAT ARE YOU INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion and lighting.

In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage. Failure to do so, may affect your right to make a claim.

WHERE ARE YOU INSURED?

You are covered within your accommodation, university and student union buildings or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

WHEN DOES YOUR COVER START?

Basic cover commences at the start of your tenancy agreement with Bangor University for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2026 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

CONFIRM YOUR COVER

Scan the QR code:

- Enter your name, email address & select Bangor University. Once registered you will be:
- Emailed your policy documents.
- Entered into a free prize draw with a chance of winning £500* winner to be announced in early November 2025.
- Provided to exclusive access to our Benefits Hub where you can access a huge variety of savings and discounts across many reputable retailers.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires.

HOW TO CLAIM

For advice on how to make a claim and to download a claim form please visit our website.

ONLINE: www.cover4insurance.com/claims

PHONE US: 0161 974 1101* **EMAIL:** claims@cover4insurance.com

STAY IN TOUCH

You can keep up to with our latest news, offers and new products by following cover4insurance on: