



Master Policy Insurance Schedule

University of Warwick | Master Policy No: WARW2026

COVER START DATE: Upon commencement of your tenancy agreement with University of Warwick

COVER EXPIRY DATE: 31/08/2027 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/warwick-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 live with a partner and/or children	£12,000
Section 1A	Replacement locks & keys	£750
Section 1B	Food spoilage: failure of fridge/freezer	£100
Section 1C	Damage to clothing: failure of laundry equipment	£300
Section 1D	Accommodation partner liability	£500
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	£1,500
Section 1I	Contact lenses	£150
Section 2A	Desktop computer equipment room only	£2,500
	Desktop computer equipment room only if you are registered disabled	£4,500
Section 2B	iPads laptops & portable computer equipment room only	£2,500
	iPads laptops & portable computer equipment room only if you are registered disabled	£4,500
Section 3	Vacation cover	£10,000
Section 5	Criminal Assault	£500
Section 8	Personal accident	£50,000
Section 9	Credit cards	£500
Section 10	Personal money	£100
Section 11	College university property on loan / library books	£750
	University property on loan / library books if you are registered disabled	£1,000
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
Section 19	Examination and coursework	£1,000
Section 26	Emergency clothing allowance	£200
Endorsement 6A	Pedal cycles on university campus only	£500

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
Clothing single item limit	£1,000
Computer equipment	£2,500
Computer accessories	£500
Jewellery, watches & other valuables	£1,250
Audio, DVD, video & other data carrying media	£1,000
Computer games, CDs, DVDs, videos & records	£1,000
Photographic equipment	£1,500
Sports equipment	£1,500
Musical instruments	£1,500
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



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THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB

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AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. REGISTER NO. 312248

* 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.

*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 Canopus Managing Agents Limited. Canopus 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. Canopus 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 University of Warwick for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2027 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 University of Warwick. 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 2026.
- 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: +44 34503 08105*

EMAIL: Cover4claims@davies-group.com

STAY IN TOUCH

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



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ENDORSEMENTS APPLYING

ENDORSEMENT 6A: PEDAL CYCLES ON UNIVERSITY CAMPUS ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for theft or accidental damage of your pedal cycle up to the sum insured stated in the schedule on university campus only.	1. The excess shown in your schedule. 2. Any amount above the sum insured stated on your schedule for Pedal cycles University Campus only. 3. Pedal cycle accessories unless the pedal cycle is stolen or damaged at the same time. 4. Any claim for theft: a. Of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. b. From unattended motor vehicles. c. Not reported to the Police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. 5. Any claim for accidental loss. 6. Any claim if your pedal cycle is left outside of a locked building for a period of 24 hours or more unless stored in a designated cycle storage on Campus for not more than 30 days. 7. Any claim if the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. 8. Any claim arising directly or indirectly as a result of: a. You deliberately damaging or neglecting the pedal cycle; b. You not using or maintaining the pedal cycle in accordance with the manufacturer's instructions; c. Routine servicing, inspection, maintenance or cleaning. 9. Any claim for marking, scratching, denting or any cosmetic change which does not impair the function and performance of the pedal cycle. 10. Loss or damage caused by pets. 11. Any claim relating to corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction. 12. Depreciation in value, indirect loss or property more specifically covered by this or any other insurance. 13. Any loss or damage caused to the pedal cycle in transit unless: a. It is transported by a recognised transport firm and a receipt obtained for the journey, or b. It is transported on public transport where you accompany it on the same journey.



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