

Campus Block Halls Personal Possessions Insurance

Policy Summary

The Campus Block Halls policy has been arranged on behalf of Cover4students.com

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This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systemsreporting/register or by calling the FCA on 0800 111 6768.

Certain sections of Insurance have been pre-selected for you by your University / Accommodation Provider – Full details of these covers are shown in your Master Policy Schedule which is available online at www.cover4insurance.com/blockhalls.

You have the option to increase and extend the master cover provided; if you have chosen to do this these details will be contained in your optional policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request or online at www.cover4insurance.com/blockhalls.

If you have extended the master policy cover you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 1: Personal Possessions Within The Insured Address	Personal Possessions Your personal possessions are covered at your insured address against loss or damage by fire, lightning, earthquake, explosion, smoke, storm & flood, subsidence, heave, landslip, escape of water or oil, theft or attempted theft & impact.	<ul style="list-style-type: none"> The excess shown in your schedule. Loss or damage when the insured address is unoccupied. Contact lenses are not covered. Mobile telephones are not covered. A separate optional extension is available. For clothing a deduction may be made for wear and tear. If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced. 	7 - 9
Section 1: Personal Possessions Within The Insured Address	Possessions In Transit Cover your personal possessions whilst you are moving from your home address at the beginning and end of each term.	<ul style="list-style-type: none"> The excess shown in your schedule. Maximum £500 for each carrying device and its contents. Loss or damage to china, glass or pottery articles is excluded. Theft from any private motor vehicle whilst left unattended unless at a designated service station. Any loss resulting from theft unless following forcible and violent entry except in your permanent home address. Any loss or damage occurring outside the United Kingdom. Loss or damage while your personal possessions are in storage. 	8
Section 2A: Desktop Computer Equipment Room Only	Desktop Computer Equipment Your desktop computer equipment at your insured address against loss or damage by fire, lightning, earthquake, explosion, smoke, storm & flood, subsidence, heave, landslip, escape of water or oil, theft or attempted theft & impact	<ul style="list-style-type: none"> The excess shown in your schedule. Data software not produced commercially is excluded. Loss or damage occurring outside of the insured address. Property used for business purposes Laptops & portable computers Loss or damage occurring in the insured address during vacations except where: <ul style="list-style-type: none"> the insured address is occupied. the insured address is a hall of residence. 	9

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The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of an additional premium).

<p>Section 2B: Computer Equipment Room Only</p>	<p>Computer Equipment Your computer equipment at your insured address against loss or damage by fire, lightning, earthquake, explosion, smoke, storm & flood, subsidence, heave, landslip, escape of water or oil, theft or attempted theft & impact</p>	<ul style="list-style-type: none"> • The excess shown in your schedule • Data software not produced commercially is excluded. • Loss or damage occurring outside of the insured address. • Property used for business purposes • Loss or damage occurring in the insured address during vacations except where: <ul style="list-style-type: none"> - the insured address is occupied. - the insured address is a hall of residence. 	<p>10</p>
<p>Section 3: Vacation Cover</p>	<p>Possessions Cover During Vacations Covers your personal possessions and pedal cycles (if shown in your schedule) in your insured address whilst you're away during holidays.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Theft not involving forcible and violent entry is excluded. • Pedal cycles are excluded unless the optional pedal cycle extension is purchased. 	<p>10</p>
<p>Section 4: Course Fees & Rental Protection</p>	<p>Course Fees & Rental Protection We will pay up to the sum insured selected and shown in your schedule in any one period of insurance in respect of reimbursement of course fees (which are non-refundable) and/or rent paid in advance or due under a signed rental agreement subject to a 14 day deferred period if you become temporarily totally disabled as a result of:</p> <ul style="list-style-type: none"> • death of the insured. • sickness or accidental bodily injury which results in your disablement and you are unable to remain in your rented accommodation. 	<ul style="list-style-type: none"> • The excess as shown in your schedule. • No cover for the first 14 days. • Any amounts recoverable from elsewhere or if you are released from your obligations by the educational establishment or accommodation provider. • Any pre-existing condition. • Any claim if you are under 16 or over 75 years of age (except where prior agreement has been made). 	<p>11</p>
<p>Section 5: Criminal Assault</p>	<p>Criminal Assault We will pay up to the amount shown in your schedule in any one period of insurance in respect of cost necessarily incurred by you as a direct result of a criminal assault.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any incident not notified to the police within 24 hours and recorded as a criminal assault 	<p>11</p>
<p>Section 6: Legal Expenses</p>	<p>Legal Expenses Gives you up to £30,000 Legal Expenses Cover covering disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Disputes • Employment • Criminal Prosecution Defence • Education 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract after cover was taken out. 	<p>12 - 17</p>

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The following features and benefits apply if shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

<p>Section 7: Accidental Damage</p>	<p>Accidental Damage Covers accidental damage to audio equipment, camera equipment, computer equipment, games consoles, television, video and DVD players.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Single item/group limits apply. These limits are shown in your policy /schedule. • Property used for business purposes. • Theft from any private motor vehicle. • Some specific causes of damage may be excluded. 	<p>18</p>
<p>Section 8: Personal Accident</p>	<p>Personal Accident We will pay you or your estate up to £10,000 should you sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the period of insurance within the United Kingdom, which directly and independently of any other cause results in your death or disablement as specified within 12 months of the occurrence.</p>	<ul style="list-style-type: none"> • The excess shown in your policy schedule. • Any pre-existing physical defect or infirmity. • An accident connected with or caused by specific sports and pastimes are excluded. • Driving with more than the legally permitted level of alcohol in the blood. • The effects of drug, alcohol or solvent abuse. 	<p>19</p>
<p>Section 9: Credit Card</p>	<p>Credit Cards Loss resulting from a credit card being stolen from the insured address and, following forcible and violent entry and then used fraudulently.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any theft or subsequent use outside of the United Kingdom. • Claims are limited to £500. In most cases, you will only be liable for the first £50 per card. • Loss whilst the insured address is unoccupied. 	<p>20</p>
<p>Section 10: Personal Money</p>	<p>Personal Money Theft of money from the insured address following forcible and violent entry.</p>	<ul style="list-style-type: none"> • The excess shown on your schedule. • Loss whilst the insured address in unoccupied. • Any amount above the sum insured shown on your schedule. 	<p>20</p>
<p>Section 11: College University Property On Loan</p>	<p>College Books & Property Covers college / university library books and property you have on loan against loss or damage by fire, lightning, earthquake, explosion, smoke, storm & flood, subsidence, heave, landslip, escape of water or oil, theft or attempted theft & impact. These are insured whilst:</p> <ul style="list-style-type: none"> • At your insured address • At home, or • In transit between each. 	<ul style="list-style-type: none"> • The excess shown on your schedule. • Any amount above the sum insured shown on your schedule. • Loss or damage occurring outside the UK. • Theft from an unattended motor vehicle. • Property unless in your custody or control. 	<p>20</p>

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

<p>Section 12: Landlords Property Tenants Liability</p>	<p>Landlords Property Covers the amount you have to pay following theft or fire damage to your landlord's property.</p>	<ul style="list-style-type: none"> • The excess shown on your schedule. • Any amount above the sum insured shown on your schedule. • Theft or attempted theft by you or anyone living with you. 	<p>21</p>
<p>Section 13: Accidental Death Or Redundancy Of A Parent Or Guardian</p>	<p>Accidental Death or Redundancy Of A Parent We will pay up to the sum insured selected and shown in your schedule in any one period of insurance following; <ul style="list-style-type: none"> • accidental death or redundancy; or • accidental bodily injury or illness; of a parent or guardian on whom you are financially dependent to complete your course. </p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Claims for parents / guardians not resident in the UK. • Any claim for redundancy which follows an announcement or action by your parent/guardian's employer prior to the start date of this policy. <p>To be eligible for the redundancy cover your parent/guardian must:</p> <ul style="list-style-type: none"> • Be 18 years or over but less than 65 years of age; • Live and be working (for at least 16 hours per week) in the United Kingdom, the Channel islands or the isle of Man; and • Have been in full-time employment (with the same employer), working under a fixed-term contract (with the same employer) or self-employed, for at least 12 continuous consecutive months immediately prior to the start date of this insurance. 	<p>21</p>
<p>Section 14: Legal Liability</p>	<p>Personal Liability For amounts you become legally liable to pay in respect of accidental bodily injury and damage to property.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Bodily injury to any member of your family or person who lives with you • Any wilful or malicious acts by you • Damage, injury, death, illness or disease, which happens outside the period of insurance. 	<p>22</p>
<p>Section 15: Specified Items Cover Anywhere Within The UK</p>	<p>Specified Items This section covers theft or accidental damage to your specified personal possessions listed on your schedule occurring anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> • The excess shown on your schedule. • Accidental loss. • Theft from an unattended motor vehicle. • Property used for business purposes. • Loss or damage by any heating process. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Pedal Cycles, Mobile Phones, Musical or Orchestral Instruments and their accessories. • Loss or damage caused by pets. 	<p>23</p>

Table 1 Student Possessions Insurance

The following features and benefits apply if shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

<p>Section 16: Mobile Phones Cover Anywhere Within The UK</p>	<p>Mobile Phones This section covers your mobile phone for accidental damage, accidental loss and theft occurring anywhere within the United Kingdom.</p> <p>If the phone is stolen we will also pay up to £150 for unauthorised calls provided you have contacted the police and your airtime provider within 24 hours.</p>	<ul style="list-style-type: none"> • The excess shown on your schedule. • Any amount above the sum insured shown in your schedule. • Any wilful or malicious acts by you. • Theft of an insured phone from an unattended motor vehicle. • You must inform the Police of the theft or accidental loss of the phone and obtain a crime reference number. • You must notify your airtime provider within 24hours of the discovery of the theft or accidental loss. • Any mobile phone purchased outside the United Kingdom. • Loss or damage caused by pets. 	<p>24</p>
<p>Section 17: Pedal Cycles Cover Anywhere Within The UK</p>	<p>Pedal Cycles</p> <ul style="list-style-type: none"> • This section covers your pedal cycle for theft or accidental damage occurring anywhere within the United Kingdom 	<ul style="list-style-type: none"> • The excess shown on your schedule. • Any amount above the sum insured shown on your schedule • There is no cover for accidental loss of the pedal cycle. • Theft from an unattended motor vehicle. • Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. • Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. • Loss or damage caused if your pedal cycle is left outside of a locked building for a period of 24 hours or more unless stored in designated cycle storage on campus for not more than 30 days. • Any loss or damage caused to the pedal cycle in transit unless: <ul style="list-style-type: none"> - It is transported by a recognised transport firm and a receipt obtained for the journey, or - It is transported on public transport where you accompany it on the same journey. • Loss or damage caused by pets. 	<p>25</p>

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The following features and benefits apply if shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

<p>Section 18: Digital Download Cover</p>	<p>Download Protection Cover The cost of replacing digital, downloaded pictures, movies, ring tones, real tones and music that you have paid for following the loss of computer equipment, MP3 / MP4 player, PDA, Smart phone or Hard Drive failure</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Any claim unless full details are provided in the form of supporting information, such as receipt or other proof of purchase, together with confirmation that the digitally downloaded material cannot be recovered without cost to the policyholder. • There is no cover for accidental loss. • Any amounts recovered from elsewhere. 	<p>25</p>
<p>Section 19: Examination and Coursework Cover</p>	<p>Examination and Coursework Cover This section covers the costs you incur to re-sit exams or reproduce coursework as a result of : <ul style="list-style-type: none"> • a burglary at the insured address; • the insured address being uninhabitable following a specified event; • accidental death of a parent or guardian resident in the UK </p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • You must provide a receipt for any costs claimed. • Any claim not relating to the period of insurance stated on your schedule. • No cover for the first 14 days 	<p>26</p>
<p>Section 20: Orchestral Instruments Cover Anywhere Within The UK</p>	<p>Orchestral Instruments This section covers your orchestral instruments (brass, woodwind, stringed instruments and non-electrical pianos) for theft, accidental damage or loss occurring anywhere within the United Kingdom. <ul style="list-style-type: none"> • We also pay the costs up to £100 of hiring a temporary replacement whilst the insured item is being repaired or replaced </p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Theft by any person or persons to whom the property is entrusted. • Accessories or parts are excluded unless the instrument is damaged or stolen at the same time. • Theft from an unattended motor vehicle. • Breakage of strings, reeds or drum skins. • Accidental damage to cymbals. • Damage during travel unless the instrument is packed in a purpose designed rigid bodied case. • Loss or damage occurring overnight where they have been left at any place of entertainment, unless they have been locked away securely. • Damage occurring whilst they have been left temporarily away from the insured address, unless they have been locked away securely. 	<p>26 - 27</p>

Table 1 Student Possessions Insurance

The following features and benefits apply if shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

<p>Section 21: Musical Instruments Cover Anywhere Within The UK</p>	<p>Musical Instruments This section covers your musical instruments for theft, accidental damage or loss occurring anywhere within the United Kingdom.</p> <p>We also pay the costs up to £100 of hiring a temporary replacement whilst the insured item is being repaired or replaced.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Theft by any person or persons to whom the property is entrusted • Accessories or parts are excluded unless the instrument is damaged or stolen at the same time. • Theft from an unattended motor vehicle. • Breakage of strings, reeds or drum skins. • Accidental damage to cymbals. • Damage during travel unless the instrument is packed in a purpose designed rigid bodied case. • Loss or damage occurring overnight where they have been left at any place of entertainment, unless they have been locked away securely. • Damage occurring whilst they have been left temporarily away from the insured address, unless they have been locked away securely. 	<p>27 - 28</p>
<p>Section 22: Unspecified Items Cover Anywhere Within The UK</p>	<p>Unspecified Items</p> <ul style="list-style-type: none"> • This section covers your unspecified personal possessions for theft or accidental damage occurring anywhere within the United Kingdom. 	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured shown on your schedule. • Any single item worth more than £250. • Theft from an unattended motor vehicle. • Property used for business purposes. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Laptop & Portable Computers, Pedal Cycles, Mobile Phones, Musical or Orchestral Instruments and their accessories. • Loss or damage caused by pets. 	<p>28</p>

Table 2 General conditions and exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

<p>General conditions and exclusions</p> <ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, anything that happens gradually, faulty design or workmanship or mechanical or electrical breakdown. • If at the time of loss or damage the value of your property is greater than the sum insured on the policy, you will be regarded as your own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage. 	<p>Policy section</p> <p>See Sections specified in Table 1</p>
<p>Excesses and Limits</p> <p>Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.</p>	<p>Policy section</p> <p>See Sections specified in Table 1</p>

Important information

Your right to cancel the policy

If you decide that for any reason, this policy does not meet your insurance needs then please return it to cover4students.com within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, cover4students.com will then refund your premium in full.

If you wish to cancel your policy after 14 days and there is more than 4 months left on the policy until the expiry date, you will be entitled to a pro-rata return of premium providing no claims have been made or are pending, minus a £10 cancellation charge.

If there is less than 4 months left on the policy until the expiry date you may cancel the insurance cover at any time however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Claims

Should you wish to claim under your Student Possessions Insurance policy you should call the Claims Helpline on 01422 238530 as soon as possible.

You must give us any information or help that we may ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

Sale of the policy

Please contact your agent who arranged the insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Claims

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL
Tel: 0344 854 2072
Email: customer.relations@ryandirectgroup.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9GE
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority trading Standards Service or Citizens Advice Bureau

Compensation

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may: share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

Other important information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy by credit/debit card.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to continue with the cover then you will need to tell us before the renewal date, otherwise your policy will lapse and no cover will be in force

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

The law and language applicable to the policy

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.