

Master Policy Schedule of Insurance
Anglia Ruskin University | Master Policy No: ANGL2017

COVER START DATE Upon commencement of your tenancy agreement with Anglia Ruskin University

COVER EXPIRY DATE 31/08/2018 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/anglia-ruskin

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	£10,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£10,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£350
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£300
SECTION 2B	COMPUTER EQUIPMENT ROOM ONLY	£4,000
	COMPUTER EQUIPMENT IF YOU ARE REGISTERED DISABLED	£4,500
SECTION 3	VACATION COVER	£5,000
SECTION 7	ACCIDENTAL DAMAGE	£10,000
SECTION 8	PERSONAL ACCIDENT	£5,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£50
SECTION 11	COLLEGE UNIVERSITY PROPERTY ON LOAN	£750
SECTION 12	LANDLORDS PROPERTY - TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
ENDORSEMENT 1C	MOBILE PHONE ROOM ONLY	£750
ENDORSEMENT 3C	MUSICAL INSTRUMENTS ROOM ONLY	£1,000
ENDORSEMENT 4A	CONTACT LENSES	£150

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
POSSESSIONS SINGLE ITEM LIMIT	£1,250
CLOTHING SINGLE ITEM LIMIT	£350
DESKTOP COMPUTER EQUIPMENT	£2,000
LAPTOPS, TABLETS AND PORTABLE COMPUTERS	£2,000
JEWELLERY, WATCHES & OTHER VALUABLES	£600
AUDIO, DVD, VIDEO PLAYERS,COMPUTER CONSOLES, HARD DRIVES AND OTHER DATA CARRYING MEDIA	£1,000
COMPUTER GAMES, CDs, DVDs, VIDEOS, MINIDISCS, RECORDS AND CARTRIDGES	£600
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS AND CAMCORDERS	£1,000
SPORTS EQUIPMENT	£1,000

PRINCIPAL EXCLUSIONS

- The first £25 of any loss (this is reduced to £10 for food spoilage claims).
- Cover outside of the insured accommodation (unless basic cover is extended).
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).

INSURER INFORMATION

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

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.

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, 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 the Anglia Ruskin University for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2018 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.



HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: www.cover4insurance.com/anglia-ruskin

Scan the QR Code to go to the Anglia Ruskin University page. Register your details, view & download the full policy wording and extend the basic cover.

PHONE US: 0161 772 3390*

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/anglia-ruskin

PHONE US: **0161 974 1101***

EMAIL: claims@cover4students.com

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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 1C: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of your mobile phone following forcible and violent entry to the insured address.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £750 during the period of insurance. • The excess shown in your schedule. • Theft not involving forcible and violent entry. • When the mobile phone is in your insured address, loss caused while the insured address is unoccupied. • Mobile phone accessories. • The cost of unauthorised calls. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

ENDORSEMENT 3C: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your musical instruments by the following cause's fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £1,000 during the period of insurance. • The excess shown in your schedule. • Loss or damage from fire caused by scorching without a fire actually starting. • Any claim for damage to your musical instruments resulting from:- <ul style="list-style-type: none"> -Wear, tear or any gradually operating cause or determination, inherent or latest defect. -Wet or dry rot, mildew, frost, rust or corrosion. -Insect, vermin or woodworm. -Dyeing or restoration or any commercial process of cleaning or repairing. • Faulty design or workmanship or use of faulty materials. • Breakage of strings and/or reeds and/ or drum heads. • Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement. • Loss or damage caused by:- <ul style="list-style-type: none"> -Climate or atmospheric conditions -Dampness dryness, shrinkage, contamination or extremes of temperature. -Effects of sunlight, fading, changes in colour texture or finish. • Depreciation or diminution in the value of your musical instruments following repair. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

ENDORSEMENT 4A: CONTACT LENSES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your contact lenses by the following cause's fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £150 during the period of insurance. • The excess shown in your schedule. • Loss or damage by fire caused by scorching without a fire actually starting. • Loss or damage by smoke caused by smog, agricultural or industrial operations or anything, which happens gradually. • Loss or damage by storm or flood caused by dampness or condensation. • Loss or damage by storm or flood to contact lenses left in the open. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.



ENDORSEMENT 5C: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £5,000 during the period of insurance for accidental damage to your computer equipment occurring within your insured address.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • The maximum amount payable for single item /group limits stated in the schedule. • Theft from any private motor vehicle. • Loss or damage caused by or arising from <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause - Faulty design or workmanship or the use of faulty materials - Moths, insects, parasites, beetle or vermin - Corrosion, fungus, mildew or rot - Atmospheric or climatic conditions, frost or the action of light - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically covered by this or any other insurance. • Loss or damage by any heating process. • Damage to any property, appliance, or any part of it (whether belonging to you or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.