

**Campus Block Halls Insurance  
Master Policy Schedule of Insurance  
University of Buckingham | Master Policy No: BUCK2018**

**COVER START DATE** Upon commencement of your tenancy agreement with The University of Buckingham      **COVER EXPIRY DATE** 14/01/2019 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/buckingham-university](http://www.cover4insurance.com/buckingham-university)

<b>COVER DESCRIPTION</b>		<b>SUM INSURED</b>
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£7,500
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£8,500
SECTION 1A	REPLACEMENT LOCKS & KEYS	£100
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£350
SECTION 2B	COMPUTER EQUIPMENT   ROOM ONLY	£2,000
	COMPUTER EQUIPMENT   ROOM ONLY IF YOU ARE REGISTERED DISABLED	£3,000
SECTION 3	VACATION COVER	£5,000
SECTION 8	PERSONAL ACCIDENT	£10,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£50
SECTION 11	COLLEGE   UNIVERSITY PROPERTY ON LOAN	£500
SECTION 12	LANDLORDS PROPERTY - TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
ENDORSEMENT 2C	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 2G	PERSONAL POSSESSIONS FROM COLLEGE / UNIVERSITY AND STUDENT UNION BUILDINGS	£1,000
ENDORSEMENT 3E	MUSICAL INSTRUMENTS   ROOM ONLY	£1,167
ENDORSEMENT 5F	ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT - ROOM ONLY	£2,000
ENDORSEMENT 5F	ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT - ROOM ONLY IF YOU ARE REGISTERED DISABLED	£3,000
ENDORSEMENT 10A	EMERGENCY ACCOMMODATION COSTS	£25 per day up to £350
ENDORSEMENT 11A	EMERGENCY CLOTHING ALLOWANCE	£200

<b>MAXIMUM AMOUNTS PAYABLE</b>	<b>LIMIT</b>
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	£300
JEWELLERY, WATCHES & OTHER VALUABLES	£1,250
COMPUTER EQUIPMENT	£2,000
AUDIO EQUIPMENT	£1,167
TV, GAMES CONSOLES, VIDEO AND DVD PLAYERS	£1,167
PHOTGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,250
SPORTS EQUIPMENT	£1,250
MUSIC, VIDEO, DVD, SOFTWARE & OTHER DATA CARRYING MEDIA	£1,167

<b>POLICY EXCESSES</b>	<b>EXCESS</b>
LAPTOPS, TABLETS & PORTABLE COMPUTERS OUTSIDE OF YOUR ACCOMMODATION	£50
ALL OTHER SECTIONS	£25

**PRINCIPAL EXCLUSIONS**

- The policy excess (see table above)
- Cover outside of your accommodation (unless basic cover is extended). Please note that your laptops, tablets and portable computers are automatically covered while in direct transit to and from your accommodation to your university / college and in your university / college buildings and grounds.
- Theft from motor vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles & mobile phones (unless basic cover is extended).
- Contact lenses.

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

THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB  
COVER4STUDENTS.COM IS A TRADING STYLE OF UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED.  
AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. REGISTER NO. 312248

\* For our joint protection calls may be recorded and/or monitored. Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

## 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](http://www.fca.org.uk).

For cover sections 1-5 and 7-24, this insurance is underwritten by Lloyd's Syndicate 4444 which is managed 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: Gallery 9, One Lime Street, London, EC3M 7HA.

This schedule, together with the policy wording, certifies that insurance has been effected in respect of sections 1-5 and 7-24 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 B6839EW0022017) 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, 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 University of Buckingham for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 14/01/2019 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/buckingham-university](http://www.cover4insurance.com/buckingham-university)

Scan the QR Code to go to The University of Buckingham 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/buckingham-university](http://www.cover4insurance.com/buckingham-university)

PHONE US: **0161 974 1101\***

EMAIL: [claims@cover4students.com](mailto:claims@cover4students.com)

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## ENDORSEMENTS APPLYING

### ENDORSEMENT 2C: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £1,000 during the <b>period of insurance</b> for loss or damage to <b>your personal possessions</b> from the communal areas caused by any of the insured events under section 1.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above £250 unless theft is as a result of <b>forcible and violent entry</b> to the communal area.</li> <li>• Theft of <b>personal possessions</b> that are left unattended unless securely locked away from view.</li> <li>• <b>Accidental</b> loss.</li> </ul>

### ENDORSEMENT 2G: PERSONAL POSSESSIONS FROM COLLEGE / UNIVERSITY AND STUDENT UNION BUILDINGS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of <b>your personal possessions</b> following <b>forcible and violent entry</b> from a securely locked room or storage facility in <b>your College/University</b> or student union building</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £1,000 during the <b>period of insurance</b>.</li> <li>• The <b>excess</b> shown in your schedule.</li> <li>• Theft not involving <b>forcible and violent entry</b>.</li> <li>• 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.</li> <li>• Any claim unless the theft is as a result of <b>forcible and violent entry</b> from a securely locked room or storage facility in your <b>College/University</b> or student union building.</li> </ul>

### ENDORSEMENT 3E: MUSICAL INSTRUMENTS - ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up for loss or damage to <b>your</b> musical instruments by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the <b>insured address</b> during <b>college / university term</b> and during <b>vacations</b> when the <b>insured address</b> is <b>unoccupied</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £1,167 during the <b>period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage from fire caused by scorching without a fire actually starting.</li> <li>• Any claim for damage to <b>your</b> musical instruments resulting from: <ul style="list-style-type: none"> <li>- wear, tear or any gradually operating cause or determination, inherent or latest defect</li> <li>- wet or dry rot, mildew, frost, rust or corrosion</li> <li>- insect, vermin or woodworm</li> <li>- dyeing or restoration or any commercial process of cleaning or repairing.</li> </ul> </li> <li>• Faulty design or workmanship or use of faulty materials.</li> <li>• Breakage of strings and/or reeds and/or drum heads.</li> <li>• Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement.</li> <li>• Loss or damage caused by: <ul style="list-style-type: none"> <li>- climate or atmospheric conditions</li> <li>- dampness, dryness, shrinkage, contamination or extremes of temperature</li> <li>- effects of sunlight, fading, changes in colour texture or finish.</li> </ul> </li> <li>• Depreciation or diminution in the value of <b>your</b> musical instruments following repair.</li> <li>• 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.</li> </ul>

## ENDORSEMENT 5F: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT - ROOM ONLY

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>. We will pay up to £3,000 if you are registered as disabled.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your 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 manufacturers 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>

## ENDORSEMENT 10A: EMERGENCY ACCOMMODATION COSTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If <b>your insured address</b> cannot be lived in as a result of an insured event under Section 1: Personal possessions within the insured address, <b>we</b> will pay <b>you</b> up to the amount shown in <b>your schedule</b> to contribute to the costs <b>you</b> incur pay for emergency accommodation.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Emergency Accommodation Costs.</li> <li>• Any claim where the accommodation is owned by <b>your college / university</b>.</li> <li>• Any claim which is not as a result of an insured event under Section 1: Personal possessions within the insured address.</li> </ul>

## ENDORSEMENT 11A: EMERGENCY CLOTHING ALLOWANCE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If <b>your insured address</b> cannot be lived in as a result of an insured event under Section 1: Personal possessions within the insured address, <b>we</b> will pay <b>you</b> up to the amount shown in <b>your schedule</b> to pay for the purchase of emergency clothing for <b>you</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Emergency Clothing Allowance.</li> <li>• Any claim which is not as a result of an insured event under Section 1: Personal possessions within the insured address.</li> </ul>