

## Campus Block Halls Insurance Master Policy Schedule of Insurance University of Edinburgh | Master Policy No: EDBH2018

**COVER START DATE** Upon commencement of your tenancy agreement with University of Edinburgh

**COVER EXPIRY DATE** 09/09/2019 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/edinburgh-university](http://www.cover4insurance.com/edinburgh-university)

WHAT'S COVERED		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£7,500
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN	£8,500
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£8,500
SECTION 1A	REPLACEMENT LOCKS & KEYS	£300
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	£2,500
	COMPUTER EQUIPMENT   ROOM ONLY IF YOU ARE REGISTERED DISABLED	£4,500
SECTION 3	VACATION COVER	£7,500
SECTION 7	ACCIDENTAL DAMAGE	£7,500
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 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 1C	MOBILE PHONE   ROOM ONLY	£750
ENDORSEMENT 2B	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 2G	PERSONAL POSSESSIONS FROM COLLEGE   UNIVERSITY AND STUDENT UNION BUILDINGS	£1,000
ENDORSEMENT 7A	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY	£5,000
ENDORSEMENT 10A	EMERGENCY ACCOMMODATION COSTS	£350
ENDORSEMENT 11A	EMERGENCY CLOTHING ALLOWANCE	£200

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	£1,500
COMPUTER EQUIPMENT	£2,500
JEWELLERY, WATCHES & OTHER VALUABLES	£1,500
PORTABLE DIGITAL MEDIA (INCLUDING MP3 PLAYERS, CAMERAS & EXCLUDING MOBILE PHONES)	£1,500
CLOTHING SINGLE ITEM LIMIT	£350
PHOTOGRAPHIC EQUIPMENT	£1,500
SPORTS EQUIPMENT	£1,500
TVS, GAMES CONSOLES, VIDEO & DVD PLAYERS	£1,500

POLICY EXCESSES	EXCESS
ENDORSEMENT 7A- ACCIDENTAL DAMAGE TO THE LANDLORDS PROPERTY CLAIMS UNDER £2,500	£100
ENDORSEMENT 7A- ACCIDENTAL DAMAGE TO THE LANDLORDS PROPERTY CLAIMS OVER £2,500	£250
FOOD SPOILAGE	£10
ALL OTHER SECTIONS	£25

## PRINCIPAL EXCLUSIONS

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

## 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 Edinburgh for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 09/09/2019 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/edinburgh-university](http://www.cover4insurance.com/edinburgh-university)

Scan the QR Code to go to the University of Edinburgh accommodation 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/edinburgh-university](http://www.cover4insurance.com/edinburgh-university)

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

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

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## ENDORSEMENTS APPLYING

### ENDORSEMENT 1C: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of <b>your</b> mobile phone following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £750 during the <b>period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Theft not involving <b>forcible and violent entry</b>.</li> <li>• When the mobile phone is in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• Mobile phone accessories</li> <li>• The cost of unauthorised calls.</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 2B: 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 £200 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 7A: ACCIDENTAL DAMAGE TO THE LANDLORDS PROPERTY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for sums which <b>you</b> become legally liable to pay as damages in respect of:</p> <ul style="list-style-type: none"> <li>- Accidental damage to landlords' material property in <b>your</b> custody and control, and within the room <b>you</b> occupy, for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li> </ul>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £5,000 in any one <b>period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Damage occurring as a result of: <ul style="list-style-type: none"> <li>- Wear and tear, depreciation or any gradually operating cause</li> <li>- malicious or deliberate damage</li> <li>- any incident covered by a Tenant Deposit</li> <li>- any incident in breach of your tenancy agreement.</li> </ul> </li> <li>• Damage occurring outside of the room being occupied.</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 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 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>