

## Campus Block Halls Insurance Master Policy Schedule of Insurance Lancaster University | Master Policy No: LANC2019

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

**COVER EXPIRY DATE** 31/08/2020 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/lancaster-university](http://www.cover4insurance.com/lancaster-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.	£11,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED AS DISABLED	£11,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£500
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£350
SECTION 2B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT   ROOM ONLY	£2,500
	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT   ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,500
SECTION 3	VACATION COVER	£10,000
SECTION 7	ACCIDENTAL DAMAGE	£10,000
SECTION 8	PERSONAL ACCIDENT	£50,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£100
SECTION 11	COLLEGE   UNIVERSITY PROPERTY ON LOAN	£750
	COLLEGE   UNIVERSITY PROPERTY ON LOAN IF YOU ARE REGISTERED AS DISABLED	£1,000
SECTION 12A	LANDLORDS PROPERTY   TENANTS LIABILITY	£5,000
SECTION 12B	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY   TENANTS LIABILITY	£5,000
	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY   TENANTS LIABILITY FOR ROOMS ADAPTED FOR DISABLED STUDENT ACCESS	£10,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
SECTION 25	EMERGENCY ACCOMMODATION COSTS	£250
SECTION 26	EMERGENCY CLOTHING ALLOWANCE	£200
ENDORSEMENT 1E	MOBILE PHONES – ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3A	MUSICAL INSTRUMENTS – ROOM ONLY	£1,250
ENDORSEMENT 4A	CONTACT LENSES	£150
ENDORSEMENT 6A	PEDAL CYCLES ON UNIVERSITY CAMPUS ONLY	£400
ENDORSEMENT 12B	STUDENT BUS PASS	£100

<b>MAXIMUM AMOUNTS PAYABLE</b>	<b>LIMIT</b>
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	£500
IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT	£2,500
COMPUTER ACCESSORIES	£150
COMPUTER GAMES, CD's, DVD's, VIDEOS & RECORDS	£600
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,250
SPORTS EQUIPMENT	£1,250
JEWELLERY, WATCHES & OTHER VALUABLES	£1,000
MUSIC, VIDEO, DVD, SOFTWARE & OTHER DATA CARRYING MEDIA	£1,250
RENTED HOUSEHOLD GOODS	£1,250

## PRINCIPAL EXCLUSIONS

- The first £10 of any loss.
- For students registered as disabled and have equipment provided through the DSA, the excess for Section 2B: iPad's, Laptop's & Portable Computer Equipment | Room Only is waived.
- 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).

## 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 7-27, 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 7-27 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 B6839EW00220) 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 Lancaster University for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2019 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/lancaster-university](http://www.cover4insurance.com/lancaster-university)

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

**PHONE US: 0161 772 3390\***



[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.  
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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 1E: 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 £1,000 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 2H: 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 your personal possessions 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 £500 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 3A: MUSICAL INSTRUMENTS FOR THEFT FROM THE INSURED ADDRESS

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 £1,250 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 4A: CONTACT LENSES**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to <b>your</b> contact lenses 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 occupied.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £150 during the <b>period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage by fire caused by scorching without a fire actually starting.</li> <li>• Loss or damage by smoke caused by smog, agricultural or industrial operations or anything which happens gradually.</li> <li>• Loss or damage by storm or flood caused by dampness or condensation.</li> <li>• Loss or damage by storm or flood to contact lenses left in the open.</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 6A: PEDAL CYCLE ON UNIVERSITY CAMPUS ONLY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or <b>accidental</b> damage of <b>your</b> pedal cycle up to the <b>sum insured</b> stated in the <b>schedule</b> on university campus only.</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 pedal cycles.</li> <li>• Pedal cycle accessories unless the pedal cycle is stolen or damaged at the same time.</li> <li>• Theft from unattended motor vehicles.</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>• <b>Accidental</b> loss.</li> <li>• Damage caused by anything which happens gradually.</li> <li>• Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value.</li> <li>• Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes.</li> <li>• Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle.</li> <li>• Loss or damage caused if <b>your</b> 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.</li> <li>• Any loss or damage caused to the pedal cycle in transit unless:             <ul style="list-style-type: none"> <li>-It is transported by a recognised transport firm and a receipt obtained for the journey, or</li> <li>-It is transported on public transport where you accompany it on the same journey.</li> </ul> </li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Loss or damage caused by pets.</li> </ul>

**ENDORSEMENT 12B: STUDENT BUS PASS**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £100 during the <b>period of insurance</b> for the replacement cost of your <b>college / university</b> registered bus pass as a result of theft following <b>forcible and violent</b> entry to the <b>insured address</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 Student Bus Pass.</li> <li>• Any loss or damage occurring outside of the <b>United Kingdom</b>.</li> <li>• Confiscation or loss, error in payment or accountancy.</li> <li>• Loss in the value of the Student Bus Pass.</li> <li>• When the Student Bus Pass is in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li> </ul>

## 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/lancaster-university](http://www.cover4insurance.com/lancaster-university)

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

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

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