

Campus Block Halls Insurance Master Policy Schedule of Insurance Lancaster University | Master Policy No: LANC2020

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

COVER EXPIRY DATE 31/08/2021 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

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 2A	DESKTOP COMPUTER EQUIPMENT ROOM ONLY	£2,500
	DESKTOP COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,500
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 5	CRIMINAL ASSAULT	£500
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 12	LANDLORDS PROPERTY - TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	£9,000
SECTION 14	LEGAL LIABILITY	£1,000,000
ENDORSEMENT 1C	MOBILE PHONES – ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3C	MUSICAL INSTRUMENTS ROOM ONLY	£1,250
ENDORSEMENT 6A	PEDAL CYCLES ON UNIVERSITY CAMPUS ONLY	£400
ENDORSEMENT 7A	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY	£5,000
ENDORSEMENT 8B	PERSONAL POSSESSIONS IN TRANSIT AT THE BEGINNING / END OF TERM	£10,000
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	
POSSESSIONS SINGLE ITEM LIMIT	£1,250
COMPUTER EQUIPMENT	£2,500
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


www.cover4students.com

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 0161 772 3390*

THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB

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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.

PRINCIPAL EXCLUSIONS

- The first £10 of any loss.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Cover outside of the insured accommodation (unless basic cover is extended). Please note that your personal possessions and computer equipment are automatically covered while in direct transit to and from your accommodation to your university buildings and also while they are in university /student union buildings

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.

For cover sections 1-5 and 7-24, this insurance is underwritten by a Consortium of Lloyd's syndicates 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 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 31/08/2021 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

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*

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

PHONE US: **0161 974 1101***

EMAIL: 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 your mobile phone following forcible and violent entry to the insured address.</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. • 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 2H: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £1,000 during the period of insurance 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"> • The excess shown in your schedule. • Any amount above £500 unless theft is as a result of forcible and violent entry to the communal area. • Theft of personal possessions that are left unattended unless securely locked away from view. • Accidental loss.

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 causes: 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 unoccupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £1,250 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 6A: PEDAL CYCLE ON UNIVERSITY CAMPUS ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage of your pedal cycle up to the sum insured stated in the schedule on university campus only.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your schedule for pedal cycles. • Pedal cycle accessories unless the pedal cycle is stolen or damaged at the same time. • Theft from unattended motor vehicles. • 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. • Accidental loss. • Damage caused by anything which happens gradually. • Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value. • 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 a 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. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

ENDORSEMENT 7A: ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY

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

ENDORSEMENT 10A: EMERGENCY ACCOMMODATION COSTS

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

ENDORSEMENT 11A: EMERGENCY CLOTHING ALLOWANCE

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