

## Campus Block Halls Insurance Master Policy Schedule of Insurance

University of St. Mark and St. John | Master Policy No: MARJ2018

**COVER START DATE** Upon commencement of your tenancy agreement with the University of St. Mark and St. John

**COVER EXPIRY DATE** 31/08/2019 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/st-mark-and-st-john](http://www.cover4insurance.com/st-mark-and-st-john)

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£5,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN	£6,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£350
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£75
SECTION 2B	COMPUTER EQUIPMENT   ROOM ONLY	£1,000
	COMPUTER EQUIPMENT   ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,000
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

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance	
POSSESSIONS SINGLE ITEM LIMIT	£1,000
COMPUTER EQUIPMENT	£1,000
AUDIO EQUIPMENT	£1,000
TV, GAMES CONSOLES, VIDEO AND DVD PLAYERS	£1,000
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,000
JEWELLERY, WATCHES & OTHER VALUABLES	£1,000
MUSIC, VIDEO, DVD, SOFTWARE & OTHER DATA CARRYING MEDIA	£350

### PRINCIPAL EXCLUSIONS

- The first £10 of any loss (the policy excess).
- Theft from motor vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles & mobile phones (unless basic cover is extended).
- Cover outside of the insured accommodation (unless basic cover is extended).

 [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

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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 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 the University of St. Mark and St. John 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/st-mark-and-st-john](http://www.cover4insurance.com/st-mark-and-st-john)

Scan the QR Code to go to the University of St Mark and St John 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/st-mark-and-st-john](http://www.cover4insurance.com/st-mark-and-st-john)

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

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

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