

Campus Block Halls Insurance Master Policy Schedule of Insurance University of Ulster | Master Policy No: ULST2018

COVER START DATE Upon commencement of your tenancy agreement with the University of Ulster

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/ulster-university

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	To their full value subject to single item/group limit
SECTION 1A	REPLACEMENT LOCKS & KEYS	£100
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	£5,000
SECTION 3	VACATION COVER	£3,500
SECTION 5	CRIMINAL ASSAULT	£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 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3C	MUSICAL INSTRUMENTS	£1,000
ENDORSEMENT 4A	CONTACT LENSES	£150
ENDORSEMENT 7A	ACCIDENTAL DAMAGE TO LANDLORD'S 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	£1,250
DESKTOP COMPUTER EQUIPMENT	£2,500
LAPTOPS, TABLETS AND PORTABLE COMPUTERS	£2,500
SPORTS EQUIPMENT	£1,000
PHOTOGRAPHIC EQUIPMENT	£1,000
MUSICAL INSTRUMENTS	£1,000
JEWELLERY, WATCHES & OTHER VALUABLES	£1,250
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,000
COMPUTER GAMES, CDs, DVDs, VIDEOS & RECORDS	£1,000

POLICY EXCESS	EXCESS
SECTION 1B – FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£10
LAPTOPS, TABLETS AND PORTABLE COMPUTERS	£50
ENDORSEMENT 2 – ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY CLAIMS UP TO £2,500	£25
ENDORSEMENT 2 – ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY CLAIMS OVER £2,500	£50
ALL OTHER SECTIONS	£25

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

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 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 Ulster 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/ulster-university

Scan the QR Code to go to the Ulster University 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/ulster-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 £750 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 in any one 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 FOR THEFT FROM THE INSURED ADDRESS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up 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 £1,000 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 4A: CONTACT LENSES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your contact lenses by the following cause's 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 occupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £150 during the period of insurance. • The excess shown in your schedule. • Loss or damage by fire caused by scorching without a fire actually starting. • Loss or damage by smoke caused by smog, agricultural or industrial operations or anything, which happens gradually. • Loss or damage by storm or flood caused by dampness or condensation. • Loss or damage by storm or flood to contact lenses left in the open. • 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 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> <p>- 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.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £5,000 in any 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 Tenant 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 on 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 on your schedule for Emergency Clothing Allowance. • 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.