

Master Policy Schedule of Insurance
The University of Southampton | Master Policy No: SOUT2017

COVER START DATE Upon commencement of your tenancy agreement with The University of Southampton **COVER EXPIRY DATE** 31/08/2018 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/southampton-university

| COVER DESCRIPTION | | SUM INSURED |
|-------------------|---|-------------|
| SECTION 1 | PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS | £7,000 |
| | PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED AS DISABLED | £8,500 |
| SECTION 1A | REPLACEMENT LOCKS & KEYS | £500 |
| SECTION 1B | FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER | £150 |
| SECTION 1C | DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT | £300 |
| SECTION 2B | COMPUTER EQUIPMENT ROOM ONLY | £2,000 |
| | COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED | £4,000 |
| SECTION 3 | VACATION COVER | £7,000 |
| SECTION 7 | ACCIDENTAL DAMAGE | £7,000 |
| SECTION 9 | CREDIT CARDS | £500 |
| SECTION 10 | PERSONAL MONEY | £100 |
| SECTION 11 | COLLEGE UNIVERSITY PROPERTY ON LOAN | £750 |
| SECTION 12 | LANDLORDS PROPERTY - TENANTS LIABILITY | £10,000 |
| SECTION 13 | ACCIDENTAL DEATH OR REDUNDANCY OF A PARENT OR GUARDIAN | £15,000 |
| SECTION 14 | LEGAL LIABILITY | £2,000,000 |
| ENDORSEMENT 1 | MOBILE PHONE ROOM ONLY | £600 |
| ENDORSEMENT 2 | LOSS OF KEYS | £500 |
| ENDORSEMENT 3 | EXAMINATION AND COURSEWORK | £1,000 |
| ENDORSEMENT 4 | CONTACT LENSES | £150 |
| ENDORSEMENT 5 | MUSICAL INSTRUMENTS ROOM ONLY | £1,000 |
| ENDORSEMENT 6 | PERSONAL ACCIDENT | £50,000 |

| MAXIMUM AMOUNTS PAYABLE | LIMIT |
|--|--------|
| The following items are subject to a maximum amount payable during the period of insurance. | |
| POSSESSIONS SINGLE ITEM LIMIT | £1,250 |
| COMPUTER EQUIPMENT | £2,000 |
| COMPUTER EQUIPMENT: IF YOU ARE REGISTERED AS DISABLED | £4,000 |
| MUSICAL INSTRUMENTS | £1,000 |
| SPORTS EQUIPMENT | £1,000 |
| CLOTHING SINGLE ITEM LIMIT | £300 |
| JEWELLERY, WATCHES & OTHER VALUABLES - SINGLE ITEM LIMIT | £500 |
| ELECTRICAL, HI-FI, AUDIO AND PHOTOGRAPHIC EQUIPMENT INCLUDING TV'S, DVD PLAYERS, PLAYSTATIONS, CAMERAS AND SIMILAR ITEMS - SINGLE ITEM LIMIT | £500 |

| POLICY EXCESS | EXCESS |
|---|--------|
| SECTION 1B – FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER | £10 |
| SECTION 2 – LAPTOPS AND PORTABLE COMPUTERS | £50 |
| SECTION 9 – CREDIT CARDS | £25 |
| SECTION 10 – PERSONAL MONEY | £25 |
| ENDORSEMENT 1 – MOBILE PHONES ROOM ONLY | £75 |
| ALL OTHER SECTIONS | £35 |

PRINCIPAL EXCLUSIONS

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

YOUR DUTY OF CARE

You must, at all times, take all steps to prevent accidents, loss and damage.

INSURER INFORMATION

The 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.

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systemsreporting/register or by calling the FCA on 0800 111 6768.



HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: www.cover4insurance.com/southampton-university

Scan the QR Code to go to the Southamptton 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/southampton-university

PHONE US: **0142 223 8530***

EMAIL: claims@cover4students.com

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ENDORSEMENTS APPLYING

ENDORSEMENT 1: 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 £600 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. |



www.cover4students.com



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. 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.

ENDORSEMENT 2: LOSS OF KEYS

| WHAT IS COVERED | WHAT IS NOT COVERED |
|--|---|
| <p>We will pay up to the sum insured for replacement of locks and keys following loss of or theft of your University of Southampton accommodation keys.</p> | <ul style="list-style-type: none"> • The maximum amount payable is £500 during the period of insurance. • The excess shown in your schedule. • The cost of replacing any damaged keys or locks. • Keys will not be considered irrecoverable until lost for at least 3 days. • Wear and tear and/or general maintenance of keys or locks. • Keys which are lost or stolen from someone other than you. • 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. • The policyholder must notify The University of Southampton of any loss within 3 days. • Any insured event not reported to us within 30 days. |

ENDORSEMENT 3: EXAMINATION AND COURSEWORK

| WHAT IS COVERED | WHAT IS NOT COVERED |
|--|---|
| <p>We will pay up to £1,000 in any one period of insurance in respect of cost you necessarily incurred to re-sit exams or reproduce coursework resulting from a valid claim under section 1 personal possessions.</p> | <ul style="list-style-type: none"> • The excess shown in your schedule • Any claim which is not supported by a valid claim under section 1 personal possession. • Any cost not incurred as a direct result of your examination re-sit or reproduction of coursework. • Any costs which you cannot produce a receipt |

ENDORSEMENT 4: 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 5: MUSICAL INSTRUMENTS

| 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 occupied.</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. |

| | |
|--|--|
| | <ul style="list-style-type: none"> 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. |
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ENDORSEMENT 6: PERSONAL ACCIDENT

| WHAT IS COVERED | WHAT IS NOT COVERED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------------|---------|-------|---------|---|---------|--|---------|---|--|---------------------------|---------|-----------|---------|---------|---------|----------|---------|------------|---------|-----------|---------|-----------------------------|---------|----------|---------|------------------|--------|-----------------|--------|-----------------------------|--------|----------------------------|--------|---------|--------|-----------|------|--|
| <p>We will pay you or your estate the appropriate benefit specified below should you sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the period of insurance within the United Kingdom, which directly and independently of any other cause results in your death or disablement as specified within 12 months of the occurrence.</p> <p>Benefits</p> <table border="1"> <thead> <tr> <th>Sum Insured Selected</th> <th>£50,000</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>£10,000</td> </tr> <tr> <td>Permanent total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the period of insurance</td> <td>£50,000</td> </tr> <tr> <td>Reimbursement of necessary costs incurred for repatriation to Country of origin if you are an international student following such illness that you are unable to continue on your course at the college/university at which you are a full time student.</td> <td>£10,000</td> </tr> <tr> <td colspan="2">Total loss of or loss of use of:</td> </tr> <tr> <td>Visual power of both eyes</td> <td>£18,750</td> </tr> <tr> <td>Right arm</td> <td>£17,500</td> </tr> <tr> <td>One leg</td> <td>£17,500</td> </tr> <tr> <td>Left arm</td> <td>£16,250</td> </tr> <tr> <td>Right hand</td> <td>£15,000</td> </tr> <tr> <td>Left hand</td> <td>£12,500</td> </tr> <tr> <td>Auditive power of both ears</td> <td>£12,500</td> </tr> <tr> <td>One foot</td> <td>£12,500</td> </tr> <tr> <td>Right forefinger</td> <td>£3,750</td> </tr> <tr> <td>Left forefinger</td> <td>£3,000</td> </tr> <tr> <td>Right ring or middle finger</td> <td>£2,000</td> </tr> <tr> <td>Left ring or middle finger</td> <td>£1,500</td> </tr> <tr> <td>Big toe</td> <td>£1,250</td> </tr> <tr> <td>Other toe</td> <td>£750</td> </tr> </tbody> </table> <p>Where any benefit specifies right or left, the benefit shall be reversed if you are left-handed.</p> <p>Permanent total Disablement means total inability to continue studies or engage in any gainful employment.</p> <p>Loss of use other than severance must last for two years before compensation is payable, and at that time be beyond likelihood of any improvement.</p> | Sum Insured Selected | £50,000 | Death | £10,000 | Permanent total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the period of insurance | £50,000 | Reimbursement of necessary costs incurred for repatriation to Country of origin if you are an international student following such illness that you are unable to continue on your course at the college/university at which you are a full time student. | £10,000 | Total loss of or loss of use of: | | Visual power of both eyes | £18,750 | Right arm | £17,500 | One leg | £17,500 | Left arm | £16,250 | Right hand | £15,000 | Left hand | £12,500 | Auditive power of both ears | £12,500 | One foot | £12,500 | Right forefinger | £3,750 | Left forefinger | £3,000 | Right ring or middle finger | £2,000 | Left ring or middle finger | £1,500 | Big toe | £1,250 | Other toe | £750 | <ul style="list-style-type: none"> The excess shown in your schedule. Any amount above the sum insured stated on your schedule for Personal Accident. Any claim where you cannot supply a report from your own doctor or consultant if required by us. We may require you to be further medically examined by our doctor, you shall as often as required agree to medical examination at our expense. <p>Cover does not apply to circumstances arising out of or in any way connected with or caused by:</p> <ul style="list-style-type: none"> Ballooning, bungee jumping, scuba diving, aviation other than travelling as a fare-paying passenger on a scheduled flight, gliding, paragliding, hang-gliding, micro lighting, motor rallying, parachuting, parascending, professional sports, racing of any kind other than on foot, climbing, solo sea sailing, mountaineering, pot holing, caving, polo, show jumping, hunting on horseback, motorcycling as a rider or passenger, jet skiing or jet biking, high diving, white water rafting, canoeing, skiing, ski racing, ski jumping, bobsleighting, tobogganing, ice hockey or any other sport or pastime involving exceptional risk of accident. The use of machinery. Any pre-existing physical defect or infirmity. Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or wilful exposure to needless peril. Solvent abuse. Any illness directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and mutant derivative thereof. Whilst a detainee in any prison establishment. Whilst driving with more than the legally permitted level of alcohol in the blood. Organising and/or arranging repatriation. We will not pay for more than one of the benefits listed. |
| Sum Insured Selected | £50,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death | £10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Permanent total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the period of insurance | £50,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reimbursement of necessary costs incurred for repatriation to Country of origin if you are an international student following such illness that you are unable to continue on your course at the college/university at which you are a full time student. | £10,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total loss of or loss of use of: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Visual power of both eyes | £18,750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Right arm | £17,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| One leg | £17,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Left arm | £16,250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Right hand | £15,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Left hand | £12,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Auditive power of both ears | £12,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| One foot | £12,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Right forefinger | £3,750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Left forefinger | £3,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Right ring or middle finger | £2,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Left ring or middle finger | £1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Big toe | £1,250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other toe | £750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

