



Campus Block Halls Insurance
Master Policy Schedule of Insurance
Lancaster University Student Union | Master Policy No: LUSU2022

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

COVER EXPIRY DATE 31/08/2023 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

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£10,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£12,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£350
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£300
SECTION 2A	DESKTOP COMPUTER EQUIPMENT ROOM ONLY	£2,000
SECTION 2B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	£2,000
SECTION 3	VACATION COVER	£10,000
SECTION 8	PERSONAL ACCIDENT	£50,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£50
SECTION 11	COLLEGE UNIVERSITY PROPERTY ON LOAN	£750
SECTION 12A	LANDLORDS PROPERTY TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH, INJURY OR ILLNESS OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
SECTION 25	EMERGENCY ACCOMMDATION COSTS	£350
SECTION 26	EMERGENCY CLOTHING ALLOWANCE	£250
ENDORSEMENT 1C	MOBILE PHONE ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3D	MUSICAL INSTRUMENTS ROOM ONLY	£1,167
ENDORSEMENT 4A	CONTACT LENSES	£150
ENDORSEMENT 5C	ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT – ROOM ONLY	£2,000
ENDORSEMENT 13A	STUDENT BUS PASS	£500
ENDORSEMENT 16B	ACCOMMODATION PARTNER LIABILITY	£500

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
CLOTHING SINGLE ITEM LIMIT	£1,167
COMPUTER EQUIPMENT	£2,000
AUDIO EQUIPMENT	£1,000
TV, GAMES CONSOLES, VIDEO AND DVD PLAYERS	£1,000
PHOTGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,167
SPORTS EQUIPMENT	£1,167
JEWELLERY, WATCHES & OTHER VALUABLES	£1,167
MUSIC, VIDEO, DVD, SOFTWARE & OTHER DATA CARRYING MEDIA	£1,000

POLICY EXCESSES	EXCESS
SECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	£25
ENDORSEMENT 5C - ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT – ROOM ONLY	£25
ENDORSEMENT 1C - MOBILE PHONE ROOM ONLY	£25
SECTION 17 - PEDAL CYCLES VALUED OVER £1,000*	10% of the Pedal Cycle Value
SECTION 20 - PHOTOGRAPHIC EQUIPMENT VALUED OVER £1,500**	10% of the Photographic Equipment Value
ALL OTHER SECTIONS	£10

*Cover for pedal cycles over £1,000 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy. **Cover for photographic equipment over £1,500 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

PRINCIPAL EXCLUSIONS

- The policy excess.
- Theft from motor vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).
- Cover outside of your accommodation (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 7-27, this insurance is underwritten 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 B6839P08068FAA) 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 Lancaster University Students Union for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2023 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

CONFIRM YOUR COVER



Scan the QR Code:

Enter your name, email address & select Lancaster University Students Union

Once registered you will be:

- Emailed your policy documents.
- Entered into a free prize draw with a chance of winning £500* winner to be announced in early November 2022.
- Provided to exclusive access to our Benefits Hub where you can access a huge variety of savings and discounts across many reputable retailers.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires

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

PHONE US: **0161 974 1101***

EMAIL: claims@cover4students.com



www.cover4students.com



customerservices@cover4students.com



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. Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

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 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 3D: 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 £1,167 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 5C: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT – ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £2,000 during the period of insurance for accidental damage to your computer equipment occurring anywhere within your insured address.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • The maximum amount payable for single item / group limits stated in the schedule. • Theft from any private motor vehicle. • Loss or damage by or arising from: <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause - Faulty design or workmanship or the use of faulty materials - Moths, insects, parasites, beetle or vermin - Corrosion, fungus mildew or rot - Atmospheric or climate conditions, frost or the action of light - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically covered by this or any other insurance. • Loss or damage by any heating process. • Damage to any property, appliance, or any part of it (whether belonging to you or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.

ENDORSEMENT 13A: STUDENT BUS PASS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £500 during the period of insurance for the replacement cost of your college / university registered bus pass as a result of theft or accidental loss while in direct transit to and from your insured address to your college / university.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £500 during the period of insurance. • The excess shown in your schedule. • Any bus pass that is not a college / university registered bus pass. • Any costs if the college / university registered bus pass is not replaced • 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. • Loss or damage by or arising from: <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause - Faulty design or workmanship or the use of faulty materials - Moths, insects, parasites, beetle or vermin - Corrosion, fungus mildew or rot - Atmospheric or climate conditions, frost or the action of light - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.

ENDORSEMENT 16B: ACCOMMODATION PARTNER LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In addition to the insured events list under section 1 we will pay for accidental physical loss to your personal possessions whilst they are in the insured address during college / university / school / educational establishment term and during vacations when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £500 during the period of insurance. • The excess shown in your schedule. • Any loss not reported to the accommodation provider within 24 hours of the incident. • Any loss where you cannot provide a letter of proof from your accommodation provider confirming the loss.

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