

Campus Block Halls Insurance
Master Policy Schedule of Insurance

Bill Free Homes | Master Policy No: BILL2017

COVER START DATE Upon commencement of your tenancy agreement with Bill Free Homes

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/bill-free-homes

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£5,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£50
SECTION 2B	COMPUTER EQUIPMENT ROOM ONLY	£2,000
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
ENDORSEMENT 7A	ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY	£5,000

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
COMPUTER EQUIPMENT	£2,000
JEWELLERY, WATCHES & OTHER VALUABLES	£1,250
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£600

POLICY EXCESS	EXCESS
LAPTOP & PORTABLE COMPUTER EQUIPMENT	£50
ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS UP TO £2,500	£100
ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS OVER £2,500	£250
ALL OTHER SECTIONS	£25

PRINCIPAL EXCLUSIONS

- The policy excess.
- Cover outside of the insured accommodation (unless basic cover is extended).
- 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).

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 Bill Free Homes for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2018 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/bill-free-homes

Scan the QR Code to go to the Bill Free Homes 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/bill-free-homes

PHONE US: **0161 974 1101***

EMAIL: claims@cover4students.com

Download the Cover4Insurance app on:



ENDORSEMENTS APPLYING:

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 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.



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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.