



## Master Policy Insurance Schedule Sanctuary Students | Master Policy No: SANC2023

**COVER** Upon commencement of your tenancy  
**START DATE** agreement with Sanctuary Students

**COVER** 31/08/2024 or whenever your tenancy  
**EXPIRY DATE** 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 insurance schedule (if selected). Your policy wording is available online at: <http://www.cover4insurance.com/sanctuary-students>

COVER DESCRIPTION		SUM INSURED
Section 1	Personal possessions within the insured address	£10,000
Section 1A	Replacement locks & keys	£100
Section 1B	Food spoilage: failure of fridge/freezer	£50
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	£3,500
Section 5	Criminal assault	£500
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 12A	Landlord's property   tenant's 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
Endorsement 1A	Mobile phone   room only - following forcible and violent entry	£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	£600
Computer Equipment	£2,000
Sports Equipment	£1,000
Photographic Equipment, Video Cameras & Camcorders	£1,000
Jewellery, Watches & Other Valuables	£600
Music, video, DVD, software & other data carrying media	£1,000
Computer games, CDs, DVDs, Videos & records	£600

POLICY EXCESS	EXCESS
Section 1B – food spoilage: failure of fridge/freezer	£10
Section 2B - iPads laptops & portable computer equipment   room only	£50
Section 12 - landlords property   tenant's liability	£100
Section 17 - pedal cycles valued over £1,000*	10% of the pedal cycle value
Section 20 - photographic equipment valued over £1,000**	10% of the photographic equipment value
All other sections	£25

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

### PRINCIPAL EXCLUSIONS

- The policy excesses.
- 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).
- Musical instruments (unless basic cover is extended).
- Contact lenses.

### INSURER INFORMATION

This Master Policy has been arranged on behalf of Cover4insurance.com. Cover4insurance.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 7-27, 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: Floor 29, 22 Bishopsgate, London EC2N 4BQ.

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 B6839P08068HAA) 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 Sanctuary Students for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2024 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 Sanctuary Students

### 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 2023.
- 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/claims](http://www.cover4insurance.com/claims)

PHONE US: 0161 974 1101\*

EMAIL: [cover4@claimsconsortiumgroup.co.uk](mailto:cover4@claimsconsortiumgroup.co.uk)

## STAY IN TOUCH

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## ENDORSEMENTS APPLYING

### ENDORSEMENT 1A: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the <b>sum insured</b> stated in the <b>schedule</b> for theft of <b>your</b> mobile phone following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ol style="list-style-type: none"> <li>1. The <b>excess</b> shown in <b>your schedule</b>.</li> <li>2. Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Mobile Phones   Room only.</li> <li>3. Any claim:                             <ol style="list-style-type: none"> <li>a. Where theft of <b>your</b> mobile phone has not been reported to the Police within 48 hours of discovery and recorded as a theft and allocated a crime reference number.</li> <li>b. Which does not involve <b>forcible and violent entry</b>.</li> <li>c. Where <b>your</b> mobile phone is in <b>your insured address</b> and <b>your insured address</b> is <b>unoccupied</b>.</li> <li>d. Relating to mobile phone accessories.</li> <li>e. Relating to the cost of unauthorised calls.</li> </ol> </li> </ol>

