

Campus Block Halls Insurance Master Policy Schedule of Insurance Sanctuary Students | Master Policy No: SANC2018

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

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/sanctuary-students

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	£50
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£300
SECTION 2B	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 12	LANDLORDS PROPERTY - TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
ENDORSEMENT 1	MOBILE PHONE ROOM ONLY	£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	£1,000
JEWELLERY, WATCHES & OTHER VALUABLES	£600
AUDIO, DVD, VIDEO & 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
LAPTOPS & PORTABLE COMPUTERS	£50
SECTION 12 – LANDLORD'S PROPERTY	£100
ALL OTHER SECTIONS	£25

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.


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. 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.

YOUR DUTY OF CARE

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

INSURER INFORMATION

The Campus Block Halls policy has been arranged by Cover4students.com & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Cover4students.com is a trading style of UK & Ireland Insurances Service (Online) Limited. UK & Ireland Insurances Service (Online) Limited is authorised and regulated by the Financial Conduct Authority.

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HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: www.cover4insurance.com/sanctuary-students

Scan the QR Code to go to the Sanctuary Student 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/sanctuary-students

PHONE US: **0142 223 8530***

EMAIL: claims@cover4students.com

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You can keep up to with our latest news, offers and new products by following cover4insurance on:



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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 £500 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.



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