

Campus Block Halls Personal Possessions Insurance

Policy Summary

For cover sections 1 - 5 and 7 - 24, this insurance is underwritten by Lloyd's syndicate 4444. The syndicate is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited 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. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

For cover section 6 only, this insurance is administered by Legal Insurance Management Limited, arranged by UK & Ireland Insurance Services (Online) Limited & underwritten by UK General Insurance Ltd 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.

Legal Insurance Management Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

For cover section 25 only, this insurance is underwritten by White Horse Insurance Ireland dac. Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked with the Central Bank of Ireland by visiting their website www.centralbank.ie.

It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Certain sections of Insurance have been pre-selected for you by your University / Accommodation Provider – Full details of these covers are shown in your Master Policy Schedule which is available online at www.cover4students.com/blockhalls.

You have the option to increase and extend the master cover provided; if you have chosen to do this these details will be contained in your optional policy schedule.

Claims

Should you wish to claim under your Student Possessions Insurance policy you should call the Claims Helpline on 0161 974 1101 as soon as possible.

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Basis of settling claims - This is set out on page 46 of your policy wording, as this will vary according to the section of cover under which a claim is being made.

If you wish to make a claim under the legal expenses section of the policy, please call the Legal Claims Notification & Advice Helpline Service on 01384 887575.

For all Study Abroad | Cover Whilst Studying Outside The UK claims:

1. For 24 hour emergency assistance service: Telephone: +44 (0)1733 224 892 24 hours a day, 365 days a year.
2. For all other claims under this section:
Please telephone White Horse Administration Services Limited on +44 (0)1733 224 845
or email claims@white-horse.ie.

Please note that it is a condition of your policy that you notify us of your intention to make a claim within 31 days of the incident date.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request or online at www.cover4students.com/blockhalls.

If you have extended the master policy cover you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 1: Personal Possessions Within The Insured Address	<p>New For Old Your personal possessions are covered at your term time address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis.</p> <p>Limits apply to this cover which are shown in the Master Policy Schedule.</p>	<ul style="list-style-type: none"> • Contact lenses are not covered. • Mobile telephones are not covered. A separate optional extension is available. • For clothing a deduction may be made for wear and tear. • If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced. 	8 - 10
Section 1: Personal Possessions Within The Insured Address	<p>Possessions In Transit Cover your personal possessions whilst you are moving from your home address at the beginning and end of each term.</p>	<ul style="list-style-type: none"> • Maximum £500 for each carrying device and its contents. • Loss or damage to china, glass or pottery articles is excluded. • Theft from any private motor vehicle whilst left unattended unless at a designated service station. 	9
Section 2A: Desktop Computer Equipment Room Only	<p>Desktop Computer Equipment Covers your desktop computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis.</p> <p>Limits apply to this cover which are shown in the Master Policy Schedule.</p>	<ul style="list-style-type: none"> • Data software not produced commercially is excluded. • Loss or damage occurring outside of the insured address. 	10
Section 2B: Computer Equipment Room Only	<p>Computer Equipment Covers your computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis.</p> <p>Limits apply to this cover which are shown in the Master Policy Schedule.</p>	<ul style="list-style-type: none"> • Data software not produced commercially is excluded. • Loss or damage occurring outside of the insured address. 	11

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 3: Vacation Cover	<p>Possessions Cover During Vacations Covers your personal possessions and pedal cycles at your insured address whilst you're away during holidays.</p> <p>Limits apply to this cover which are shown in the Master Policy Schedule.</p> <p>IMPORTANT: Vacation cover is automatically included whilst you are living in university designated, halls of residence.</p>	<ul style="list-style-type: none"> • Theft not involving forcible and violent entry is excluded. • Pedal cycles are excluded unless the optional pedal cycle extension is purchased. 	11
Section 4: Course Fees & Rental Protection	<p>Course Fees & Rental Protection Covers up to £9,000 for the reimbursement of non-refundable course fees and /or rent paid under a signed rental agreement as a result of:</p> <ul style="list-style-type: none"> • Death of the insured • Sickness or accidental bodily injury which results in your disablement and you are unable to remain in your accommodation • your college/university being unable to honour their obligations in respect of the course fees you have paid in advance. 	<ul style="list-style-type: none"> • No cover for the first 14 days. • Any amounts recoverable from elsewhere or if you are released from your obligations by the educational establishment or accommodation provider. • Any pre-existing condition. • Any claim arising relating to a College/ University that has not achieved Highly Trusted Status (HTS) on the UKVI Tier 4 Sponsor list prior to purchasing this policy. 	12
Section 5: Criminal Assault	<p>Criminal Assault Covers up to £500 for costs you incur as a direct result of a criminal assault on you.</p>	<ul style="list-style-type: none"> • Any incident not notified to the police within 24 hours and recorded as a criminal assault 	12

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 6: Legal Expenses	<p>Legal Expenses Gives you up to £30,000 Legal Expenses Cover covering disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Disputes • Employment • Criminal Prosecution Defence • Education 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract after cover was taken out. 	13-19
Section 7: Accidental Damage	<p>Accidental Damage Covers accidental damage to audio equipment, computer equipment, games consoles, television, video and DVD players.</p>	<ul style="list-style-type: none"> • Single item/group limits apply. These limits are shown in your policy /schedule. • Some specific causes of damage may be excluded. 	20
Section 8: Personal Accident	<p>Personal Accident This section provides a specified monetary benefit up to a maximum of £50,000 if you sustain injuries resulting from an accident within the United Kingdom which directly results in your death or disablement within 12 months of the accident.</p>	<ul style="list-style-type: none"> • Any pre-existing physical defect or infirmity. • An accident connected with or caused by specific sports and pastimes are excluded. • Driving with more than the legally permitted level of alcohol in the blood. 	21
Section 9: Credit Cards	<p>Credit Cards Loss resulting from a credit card being stolen from the insured address and, following forcible and violent entry then used fraudulently.</p>	<ul style="list-style-type: none"> • Any theft or subsequent use outside of the United Kingdom. • Claims are limited to £500. In most cases, you will only be liable for the first £50 per card. 	22
Section 10: Personal Money	<p>Personal Money Theft of money from the insured address following forcible and violent entry</p>		22

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 11: College University Property On Loan	<p>College Books & Property Covers college/university library books and property you have on loan against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. These are insured whilst:</p> <ul style="list-style-type: none"> • At your insured address • At home, or • In transit between each. <p>Limits apply to this cover which are shown in the Master Policy Schedule.</p>	<ul style="list-style-type: none"> • Loss or damage occurring outside the UK. • Theft from an unattended motor vehicle. • Property unless in your custody or control. 	22
Section 12: Landlords Property Tenants Liability	<p>Landlords Property Covers the amount you have to pay following theft or fire damage to your landlord's property.</p>	Maximum amount payable is £5,000	23
Section 13: Accidental Death Or Redundancy Of A Financially Supporting Parent Or Guardian	<p>Accidental death or redundancy of a parent or guardian Provides finance allowing you to finish your course following:</p> <ul style="list-style-type: none"> • Accidental death or redundancy; or • Accidental bodily injury or illness; <p>of a parent or guardian on whom you are financially dependent to complete your course</p>	<ul style="list-style-type: none"> • Maximum amount payable is £9,000 • Claims for parents / guardians not resident in the UK • Any claim for redundancy which follows an announcement or action by your parent/ guardian's employer prior to the start date of this policy. 	23
Section 14: Legal Liability	<p>Personal Liability For amounts you become legally liable to pay in respect of accidental bodily injury and damage to property.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £1,000,000. • The ownership, occupation, possession or use of any land or building. • Any occurrence caused by or arising out of or contributed to by any tenancy, business profession or occupation. • Any damage caused directly or indirectly to the room(s), including communal areas, kitchens and laundry, in which you are residing during the period of insurance. 	24

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 15: Specified Items Cover Anywhere Within The UK	<p>Specified Items This section covers theft or accidental damage to your specified items listed on your schedule occurring anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> • There is no cover for accidental loss of the specified items. • Theft from an unattended motor vehicle. • Property used for business purposes. • Loss or damage by any heating process. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Pedal Cycles, Mobile Phones, Photographic Equipment or Musical Instruments and their accessories. • Loss or damage caused by pets. 	25
Section 16: Mobile Phones Cover Anywhere Within The UK	<p>Mobile Phones This section covers your mobile phone for up to £500 for accidental damage, accidental loss, theft & malicious damage occurring anywhere within the United Kingdom.</p> <p>We will also cover damage to your mobile phone up to £500, which is caused as a result of intentional or deliberate acts of any other party other than you.</p> <p>If the phone is stolen we will also pay up to £250 for unauthorised calls (£20 for Pay As You Go phones).</p> <p>Accessories that are accidentally lost, stolen or damaged at the same time as your insured phone are also covered up to £150.</p>	<ul style="list-style-type: none"> • Theft of an insured phone from an unattended motor vehicle. • You must inform the Police of the theft or accidental loss of the phone and obtain a crime reference number. • You must notify your airtime provider within 24hours of the discovery of the theft or accidental loss. • Any mobile phone purchased outside the United Kingdom. • Loss or damage caused by pets. • Malicious damage caused by an immediate family member. 	26

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 17: Pedal Cycles Cover Anywhere Within The UK Cover within Europe for up to 45 days	<p>Pedal Cycles This section covers your pedal cycle for up to £500 for theft, accidental loss or accidental damage occurring anywhere within the United Kingdom. Cover is extended within Europe for a maximum of 45 days during the period of insurance, subject to any repairs being carried out in the UK.</p> <p>It also covers:</p> <ul style="list-style-type: none"> • Public Liability up to £1,000,000 • Pedal Cycle Accessories up to £250 • Replacement Bike Hire within the UK up to £420 (£70 per day). 	<ul style="list-style-type: none"> • There is no cover for pedal cycle accessories if the pedal cycle is not lost, stolen or damaged at the same time. • Theft from an unattended motor vehicle. • Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. • Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. • Loss or damage caused if your pedal cycle is left outside of a locked building for a period of 24 hours or more unless stored in designated cycle storage on campus for not more than 30 days. • Any loss or damage caused to the pedal cycle in transit unless: <ul style="list-style-type: none"> - It is transported by a recognised transport firm and a receipt obtained for the journey, or - It is transported on public transport where you accompany it on the same journey. • Loss or damage caused by pets. 	27-29
Section 18: Digital Download Cover	<p>Download Protection Cover The cost up to £1,000 of replacing digital, downloaded pictures, movies, ring tones, real tones and music that you have paid for following the loss of computer equipment, MP3 / MP4 player, PDA, Smart phone or Hard Drive failure</p>	<ul style="list-style-type: none"> • Any claim unless full details are provided in the form of supporting information, such as receipt or other proof of purchase, together with confirmation that the digitally downloaded material cannot be recovered without cost to the policyholder. • There is no cover for accidental loss. • Any amounts recovered from elsewhere. 	29
Section 19: Examination and Coursework Cover	<p>Examination and Coursework Cover This section covers the costs you incur up to £250 to re-sit exams or reproduce coursework as a result of:</p> <ul style="list-style-type: none"> • a burglary at the insured address; • the insured address being uninhabitable following a specified event; • accidental death of a parent or guardian resident in the UK 	<ul style="list-style-type: none"> • You must provide a receipt for any costs claimed. • No cover for the first 14 days 	30

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
<p>Section 20: Photographic Equipment Cover Anywhere Within The UK</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Photographic Equipment This section covers your photographic equipment for up to £5,000 for theft, accidental loss or accidental damage occurring anywhere within the United Kingdom.</p> <p>It also covers:</p> <ul style="list-style-type: none"> • Public Liability up to £1,000,000 • Photographic Equipment Accessories up to £150 • Replacement Photographic Equipment Hire up to £800 (£200 per week). • Coursework/ Photographic Portfolio Cover up to £250 	<ul style="list-style-type: none"> • Photographic equipment accessories unless the photographic equipment is lost, stolen or damaged at the same time. • Any claim for accidental damage to or loss of leads or cables. • Any theft claim: <ul style="list-style-type: none"> - from an unattended motor vehicle except where all steps have been taken to conceal the insured photographic equipment e.g. concealed in a locked boot or glove compartment and only if all security systems have been activated; - from any convertible vehicle unless concealed in a locked boot; - if you have left your photographic equipment unattended; - where you have not taken all precautions to prevent the theft of the insured photographic equipment; - where theft of the insured photographic equipment has not been reported to the Police and recorded as a theft and allocated a crime reference number; - that is not accompanied by a crime reference number. Lost property numbers are not acceptable in support of a theft claim. - that is not reported to the Police within 24 hours of your discovery of the incident. • Any claim outside of the United Kingdom. • Any claim for marking, scratching, denting or any cosmetic change which does not impair the function and performance of the photographic equipment. • Any claim for accidental loss: <ul style="list-style-type: none"> - if you are unable to clearly identify the time, date and place of loss of your photographic equipment. - if you do not report the loss to the Police and obtain a lost property number • Any loss or damage to under water cameras caused by water ingress. • Any accidental loss or damage caused to the photographic equipment in transit unless: <ul style="list-style-type: none"> - your photographic equipment is securely packaged in a purpose designed equipment case. - It is transported by a recognised transport firm and a receipt obtained for the journey, or - It is transported on public transport where you accompany it on the same journey. 	30-32
Policy Type	Cover						
Basic	Optional						

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
<p>Section 21: Musical Instruments Cover Anywhere Within The UK</p>	<p>Musical Instruments This section covers your musical instruments for up to £3,000 for theft, accidental damage or loss occurring anywhere within the United Kingdom.</p> <p>We also pay the costs up to £100 of hiring a temporary replacement whilst the insured item is being repaired or replaced.</p>	<ul style="list-style-type: none"> • Accessories or parts are excluded unless the instrument is damaged or stolen at the same time. • Theft from an unattended motor vehicle. • Breakage of strings, reeds or drum skins. • Accidental damage to cymbals. • Damage during travel unless the instrument is packed in a purpose designed rigid bodied case. • Loss or damage occurring overnight where they have been left at any place of entertainment, unless they have been locked away securely. • Damage occurring whilst they have been left temporarily away from the insured address, unless they have been locked away securely. 	33				
<p>Section 22: Unspecified Items Cover Anywhere Within The UK</p>	<p>Unspecified Items This section covers your unspecified personal possessions for up to £4,000 for theft or accidental damage occurring anywhere within the United Kingdom.</p>	<ul style="list-style-type: none"> • Any single item worth more than £500. • Theft from an unattended motor vehicle. • Property used for business purposes. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Laptop & Portable Computers, Pedal Cycles, Mobile Phones, Photographic Equipment or Musical Instruments and their accessories. • Loss or damage caused by pets. 	34				
<p>Section 23: International Student Repatriation Cover</p> <table border="1" data-bbox="84 976 300 1034"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Burial Costs or Body Repatriation This section provides cover up to £3,000 for the reasonable costs of funeral expenses or returning your body to your home in the event of your death, as a result of you suffering unforeseen bodily injury or illness during the period of insurance.</p> <p>Emergency Repatriation of the Insured This section provides cover up to £5,000 for costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home, as a result of you suffering unforeseen bodily injury or illness during the period of insurance.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any claim if your home is in the United Kingdom. • Any claim arising directly or indirectly from any pre-existing medical condition(s). • Any claim if there is another insurance policy covering the same expenses. • Any claim if, in the opinion of our medical advisors, it is not medically necessary to return you to your home. 	35
Policy Type	Cover						
Basic	Optional						

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)
Section 24: Excess Protection Cover	<p>Excess Protection Cover This section provides cover up to an amount equal to the amount of the excess in relation to each settled claim under each section of this policy, up to an annual aggregate limit of £1,000.</p> <p>Cover will only operate when the excess under each section of this policy is exceeded following the successful claim payment.</p>	<ul style="list-style-type: none"> Any claim that any section of this policy does not respond to or the excess is not exceeded. Any claim that is refused under this policy. Any contribution or deduction from the settlement of your claim, other than the stated policy excess, for which you have been made liable. Any claim that has been waived or reimbursed. Any liability you accept by agreement or contract, unless you would have been liable anyway. 	36

Table 1 Student Possessions Insurance

The following features and benefits apply if they are shown in your master policy schedule or your optional policy schedule (on payment of additional premium).

Section of Cover	Features and Benefits	Significant Exclusions or Limitations	Page(s)				
<p>Section 25: Study Abroad Cover Whilst Studying Outside The UK</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>Optional</td> </tr> </tbody> </table>	Policy Type	Cover	Basic	Optional	<p>Study Abroad Cover Whilst Studying Outside The UK</p> <p>This section provides travel insurance covers whilst you are studying outside of the United Kingdom for up to six months within the period of insurance.</p> <p>The following covers apply:</p> <ul style="list-style-type: none"> • Cancellation & Curtailment up to £3,000 • Course Fees up to £2,000 • Emergency Medical Expenses up to £10m • Repatriation up to £2m • Hospital Benefit of £15 per day up to £300 • Personal Possessions up to £2,000 • Computer & Laptop Equipment up to £1,000 • Travel Documents up to £150 • Personal Money up to £200 • Personal Liability up to £2m 	<ul style="list-style-type: none"> • No claim arising directly or indirectly from any pre-existing medical condition(s) will be covered. • Any claim for pregnancy which falls outside of the definition of complications of pregnancy and childbirth. • Claims arising where you have not received the necessary inoculations or vaccinations or obtained the necessary visas or passport documentation. • Claims arising from you suffering from any form of a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders or phobias). • Medical Expenses claims arising out of your failure to contact the Emergency Assistance Service. • Claims arising for treatment or surgery which, in the opinion of our medical advisors, is not essential or can reasonably be delayed until your return to your home. • Claims arising from medical treatment of any kind occurring after you have refused the offer of repatriation when, in the opinion of our medical advisors, you are fit to travel. • Claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained. • Claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required. • Claims arising for personal possessions, computer equipment and/or computer accessories left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool. • Claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report. 	36-45
Policy Type	Cover						
Basic	Optional						

Table 2 General conditions and exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General conditions and exclusions	Policy section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, anything that happens gradually, faulty design or workmanship or mechanical or electrical breakdown. • If at the time of loss or damage the value of your property is greater than the sum insured on the policy, you will be regarded as your own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage. 	See Sections specified in Table 1
Excesses and Limits	Policy section
Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Table 1

Important information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Customer Service and Complaints

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

For all complaints relating to sections 1 - 5 and 7 - 24 only

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note, however, that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1

Should you have any query or complaint regarding service, you can contact cover4students.com by telephone, letter, or e-mail.

Tel: 0161 772 3390

Postal Address:
Cover4students.com
UK & Ireland Insurance Services (Online) Limited,
The Stables,
Old-Co-op Yard,
Warwick Street,
Manchester,
M25 3HB.

E-mail: customerservices@cover4students.com

Should you have any query or complaint regarding the way your claim has been dealt with, please contact the Cover4students Claim Team as follows:

By telephone: 0161 974 1101

By writing to:
Cover4students Claim Team,
Stream Claim Solutions,
60 Spring Gardens,
Manchester,
M2 2BQ.

By email: complaints@streamcs.co.uk

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

Should you remain dissatisfied with the outcome of your complaint, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).

Tel: 0300 1239 123 (normally charged at the same rate as 01 / 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk

For all complaints relating to section 6 - Legal Expenses only

If your complaint relates to this section of your policy, please contact the sales and service number shown in your schedule. If your complaint relates to a claim, you should write to:-

The Managing Director, Legal Insurance Management Ltd, 16-18 Hagley Road, Stourbridge, West Midlands, DY8 1PS

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

For all complaints relating to section 25 - Study Abroad | Cover Whilst Studying In The UK only

If your complaint relates to service or your policy sale, please contact cover4students.com by telephone, letter, or e-mail.

Tel: 0161 772 3390

Postal Address:

Cover4students.com, UK & Ireland Insurance Services (Online) Limited, The Stables, Old-Co-op Yard, Warwick Street, Manchester, M25 3HB.

E-mail: customerservices@cover4students.com

If your complaint relates to the way your claim has been dealt with, you should write to:-

The Customer Experience Manager, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. Alternatively, please email: complaints@white-horse.ie.

If you are still not satisfied with the decision after following the above procedure, you may then write to:

The Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland.

Email: enquiries@financialombudsman.ie. Web: www.financialombudsman.ie.

Please note the Ombudsman will not consider your complaint until a final response letter has been issued by White Horse Insurance Ireland dac, as outlined above. Please quote your policy number and your claim number in all your correspondence to all parties involved with this procedure.

Alternatively, if you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service (FOS) for complaints relating to sections 1-24 and to the The Financial Services Ombudsman's Bureau (FSOB) for complaints relating to section 25.

Compensation

The insurer is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy by credit/debit card.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to continue with the cover then you will need to tell us before the renewal date, otherwise your policy will lapse and no cover will be in force.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

Financial Sanctions

Please note that the Insurer is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The law and language applicable to the policy

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.