

Student Possessions Insurance

Insurance Product Information Document

Company: Cover4Students

Product: Aparto Student Living

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover will repair, replace or reimburse the policy holder for items damaged by fire, flood, storm, attempted theft, theft, escape of water and other similar causes to their personal possessions within the insured address.



What is insured?

- ✓ Personal possessions
- ✓ Replacement locks & keys
- ✓ Food spoilage: failure of fridge/freezer
- ✓ Damage to clothing: failure of laundry equipment
- ✓ Computer equipment
- ✓ Vacation cover
- ✓ Accidental damage
- ✓ Personal accident
- ✓ Credit cards
- ✓ Personal money
- ✓ College | university property on loan
- ✓ Landlords property – tenants liability
- ✓ Accidental death or redundancy of a parent or guardian
- ✓ Legal liability
- ✓ Mobile phone
- ✓ Personal possessions from communal areas
- ✓ Musical instruments
- ✓ Contact lenses
- ✓ Pedal cycle
- ✓ **Optional – Accidental damage**
- ✓ **Optional – Course fees and rental protection**
- ✓ **Optional – Criminal assault**
- ✓ **Optional – Legal expenses**
- ✓ **Optional – Mobile phone anywhere in the UK**
- ✓ **Optional – Pedal cycle anywhere in the UK**
- ✓ **Optional – Digital download**
- ✓ **Optional – Examination and coursework**
- ✓ **Optional – Orchestral instruments**
- ✓ **Optional – Specified items anywhere in the UK**
- ✓ **Optional – Unspecified items anywhere in the UK**



What is not insured?

- ✗ An excess as detailed in your master policy schedule
- ✗ Cover outside of your accommodation unless an optional cover is purchased
- ✗ Optional covers unless you have purchased the appropriate extension
- ✗ Wear & tear, maintenance, scratching, denting, or anything similar
- ✗ Loss or damage caused by deliberate acts by you or your family
- ✗ Loss from unattended motor vehicles, except in direct transit to and from the home address at the beginning and end of each academic term
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.



Are there any restrictions on cover?

- ! Some limits apply to your policy. This is the maximum amount we will pay for some claims. The amounts are shown in your schedule
- ! Theft claims must be reported to the police within 24 hours of the incident and be recorded as a theft and allocated a crime reference number
- ! All claims must be submitted to us within 31 days of the incident
- ! It is your responsibility to ensure at all times that the sums insured reflect the total cost of replacement as new. You will be considered your own insurer for any shortfall



Where am I covered?

Cover is offered for your insured address (as stated on your master policy schedule) within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium is a one-off payment. Payment has been made on your behalf by your accommodation provider. Payments for optional cover can be made by Credit or Debit Card.



When does the cover start and end?

Your cover will start and end on the dates stated on your master policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways;

For Legal Expenses claims – Section 6:

Legal Insurance Services (LIM), 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF, Tel: 01384 887575

For Legal Liability claims – Section 14

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG, Tel: 01904 686790, Email: ukg@langleysclaimsservices.com

For all other claims

Direct Group Property Nexus, Po Box 800, Halifax, HX1 9ET, Tel: 01422 238530, Email: propertynexus@directgroup.co.uk

On all correspondence please tell us you are insured by Cover4Students and provide the reference number shown in the policy wording along with the unique policy number from your master policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

Name: UK & Ireland Insurance Services (Online) Limited.

Address: The Stables, Old Co-Op Yard, Warwick Street, Manchester, M25 3HB, UK

Tel: 0161 772 3373

Email: customerservices@cover4students.com

Complaints regarding CLAIMS

Legal Expenses Claim

Legal Insurance Services (LIM)

1 Hagley Court North, The Waterfront

Brierley Hill, West Midlands DY5 1XF.

Tel: 01384 887575

Legal Liability

Langleys Solicitors LLP

Queens House, Micklegate, York YO1 6WG

Tel: 01904 686790

Email: ukg@langleysclaimsservices.com

All Other Claims

Direct Group Ltd

Customer Relations, PO Box 1193, Doncaster DN1 9PW

Tel: 0344 854 2072

Email: customer.relations@directgroup.co.uk

On all correspondence please tell us you are insured by Cover4Students and provide the reference number shown in the policy wording along with the unique policy number from your master policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.