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Campus Block Halls Insurance
Master Policy Schedule of Insurance
Pitt Street Studios | Master Policy No: PITT2018

COVER START DATE Upon commencement of your tenancy agreement with Pitt Street Studios

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: https://blockhalls.cover4insurance.com/

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£7,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£10,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£350
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£300
SECTION 2B	COMPUTER EQUIPMENT | ROOM ONLY	£2,500
SECTION 3	VACATION COVER	£7,000
SECTION 5	CRIMINAL ASSAULT	£500
SECTION 8	PERSONAL ACCIDENT	£50,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£50
SECTION 11	COLLEGE | UNIVERSITY PROPERTY ON LOAN	£750
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 1C	MOBILE PHONE | ROOM ONLY	£750
ENDORSEMENT 2C	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3A	MUSICAL INSTRUMENTS | ROOM ONLY	£1,250
ENDORSEMENT 4A	CONTACT LENSES	£150
ENDORSEMENT 10A	EMERGENCY ACCOMMODATION COSTS	£350
ENDORSEMENT 11A	EMERGENCY CLOTHING ALLOWANCE	£200

MAXIMUM AMOUNTS PAYABLE The following items are subject to a maximum amount payable during the period of insurance.	LIMIT
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	£1,250
COMPUTER EQUIPMENT	£2,500
MUSICAL INSTRUMENTS	£1,250
SPORTS EQUIPMENT	£1,000
PHOTOGRAPHIC EQUIPMENT	£1,000
CLOTHING SINGLE ITEM LIMIT	£350
JEWELLERY, WATCHES & OTHER VALUABLES	£600
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,000
COMPUTER GAMES, CDS, DVD, VIDEOS & RECORDS	£1,000

POLICY EXCESSES	EXCESS
SECTION 1B – FOOD SPOILAGE : FAILURE OF FRIDGE / FREEZER	£10
SECTION 2B – COMPUTER EQUIPMENT | ROOM ONLY	£50
ALL OTHER SECTIONS	£25

PRINCIPAL EXCLUSIONS

- The policy excess.
- 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).

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 Canopius Managing Agents Limited. Canopius 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. Canopius 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 B6839EW00220) 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, 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 Pitt Street Studios for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2019 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: https://blockhalls.cover4insurance.com/

Scan the QR Code to go to the Pitt Street Studios 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/claims
PHONE US: **0161 974 1101***
EMAIL: claims@cover4students.com

ENDORSEMENTS APPLYING

ENDORSEMENT 1C: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for theft of **your** mobile phone following **forcible and violent entry** to the **insured address.**	• The maximum amount payable is £750 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.

ENDORSEMENT 2C: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay up to £1,000 during the **period of insurance** for loss or damage to **your personal possessions** from the communal areas caused by any of the insured events under section 1.	• The **excess** shown in **your schedule** • Any amount above £250 unless theft is as a result of **forcible and violent entry** to the communal area. • Theft of **personal possessions** that are left unattended unless securely locked away from view. • **Accidental** loss.

ENDORSEMENT 3A: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for loss or damage to **your** musical instruments by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the **insured address** during **college / university term** and during **vacations** when the **insured address** is **unoccupied.**	• The maximum amount payable is £1,250 during **the period of insurance.** • The **excess** shown in **your schedule**. • Loss or damage from fire caused by scorching without a fire actually starting. • Any claim for damage to **your** musical instruments resulting from:- -wear, tear or any gradually operating cause or determination, inherent or latest defect. -wet or dry rot, mildew, frost, rust or corrosion. -insect, vermin or woodworm. -dyeing or restoration or any commercial process of cleaning or repairing. • Faulty design or workmanship or use of faulty materials. • Breakage of strings and/or reeds and/ or drum heads. • Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement. • Loss or damage caused by:- -climate or atmospheric conditions -dampness dryness, shrinkage, contamination or extremes of temperature. -effects of sunlight, fading, changes in colour texture or finish. • Depreciation or diminution in the value of **your** musical instruments following repair. • 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.

ENDORSEMENT 4A: CONTACT LENSES

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for loss or damage to **your** contact lenses by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the **insured address** during **college / university term** and during **vacations** when the **insured address** is occupied**.**	• The maximum amount payable is £150 during the **period of insurance**. • The **excess** shown in **your schedule.** • Loss or damage by fire caused by scorching without a fire actually starting. • Loss or damage by smoke caused by smog, agricultural or industrial operations or anything which happens gradually. • Loss or damage by storm or flood caused by dampness or condensation. • Loss or damage by storm or flood to contact lenses left in the open. • 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.

ENDORSEMENT 10A: EMERGENCY ACCOMMODATION COSTS

WHAT IS COVERED	WHAT IS NOT COVERED
If **your insured address** cannot be lived in as a result of an insured event under Section 1: Personal possessions within the insured address, **we** will pay **you** up to the amount shown in **your schedule** to contribute to the costs **you** incur for emergency accommodation.	• The **excess** shown in **your schedule**. • Any amount above the **sum insured** stated on **your schedule** for Emergency Accommodation Costs. • Any claim where the accommodation is owned by **your college / university**. • Any claim which is not as a result of an insured event under Section 1: Personal possessions within the **insured address**.

ENDORSEMENT 11A: EMERGENCY CLOTHING ALLOWANCE

WHAT IS COVERED	WHAT IS NOT COVERED
If **your insured address** cannot be lived in as a result of an insured event under Section 1: Personal possessions within the insured address, **we** will pay **you** up to the amount shown in **your schedule** to pay for the purchase of emergency clothing for **you.**	• The **excess** shown in **your schedule**. • Any amount above the **sum insured** stated on **your schedule** for Emergency Clothing Allowance. • Any claim which is not as a result of an insured event under Section 1: Personal possessions within the **insured address**.

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