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Campus Block Halls Insurance Master Policy Schedule of Insurance Unity Square | Master Policy No: MCRP2021

 COVER START
 Upon commencement of your tenancy agreement with Unity Square.
 COVER EXPIRY DATE 13/09/2022 or whenever your tenancy expires, whichever is sooner.

£1,250

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 DESCRIP	TION	SUM INSURED
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£10,000
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE	£12,000
	REGISTERED AS DISABLED	£12,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£500
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£300
	DESKTOP COMPUTER EQUIPMENT ROOM ONLY	£2,500
SECTION 2A	DESKTOP COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,500
	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	£2,500
SECTION 2B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,500
SECTION 3	VACATION COVER	£10,000
SECTION 8	PERSONAL ACCIDENT	£50,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£100
	COLLEGE UNIVERSITY PROPERTY ON LOAN	£750
SECTION 11	COLLEGE UNIVERSITY PROPERTY ON LOAN IF YOU ARE REGISTERED AS DISABLED	£1,000
SECTION 12A	LANDLORDS PROPERTY TENANTS 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 1E	MOBILE PHONE ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3A	MUSICAL INSTRUMENTS ROOM ONLY	£1,250
ENDORSEMENT 4A	CONTACT LENSES	£150
		1
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
CLOTHING SINGLE ITEM LIMIT		£350
COMPUTER EQUIPMENT		£2,500
JEWELLERY, WATCHES & OTHER VALUABLES		£1,167
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA		£1,000
COMPUTER GAMES, CDS, DVDS, VIDEOS & RECORDS		£1,250
COMPUTER ACCESSORIES		£150
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS AND CAMCORERS		£1,250
SPORTS EQUIPMENT		£1,250

RENTED HOUSEHOLD GOODS

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EXCESS

POLICY EXCESSES

SECTION 1B - FOOD SPOILAGE£10SECTION 2A - DESKTOP COMPUTER EQUIPMENT ROOM ONLY£50SECTION 2A - DESKTOP COMPUTER EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSANILSECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSANILALL OTHER SECTIONS£25	FOLICT EXCESSES	EXCESS
SECTION 2A - DESKTOP COMPUTER EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSANILSECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY SECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSANIL	SECTION 1B - FOOD SPOILAGE	£10
FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSAINILSECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY£50SECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLYNILFOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSANIL	SECTION 2A – DESKTOP COMPUTER EQUIPMENT ROOM ONLY	£50
SECTION 2B – IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSA		NIL
FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSA	SECTION 2B - IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	£50
ALL OTHER SECTIONS £25		NIL
	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)
- Accidental Damage (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 7-27, this insurance is underwritten 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 7-27 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 B6839P08068FAA) 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 gold package tenancy agreement with Unity Square for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 13/09/2022 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

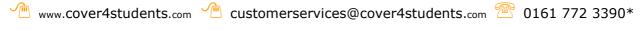
HOW TO APPLY FOR OPTIONAL EXTENSIONS



BUY SECURELY ONLINE: https://blockhalls.cover4insurance.com Scan the QR Code to go to the Unity Square 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: <u>www.cover4insurance.com/blockhalls</u> PHONE US: **0161 974 1101*** EMAIL: <u>claims@cover4students.com</u>



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ENDORSEMENTS APPLYING

ENDORSEMENT 1E: 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 £1,000 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 2H: 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 £500 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 up for loss or damage to your musical	The maximum amount payable is £1,250 during the
instruments by the following causes: fire, explosion,	period of insurance.
lightning, earthquake, smoke, storm, flood, theft and	 The excess shown in your schedule.
attempted theft whilst they are in the insured address during college / university term and during vacations	 Loss or damage from fire caused by scorching without a fire actually starting.
when the insured address is unoccupied .	 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.

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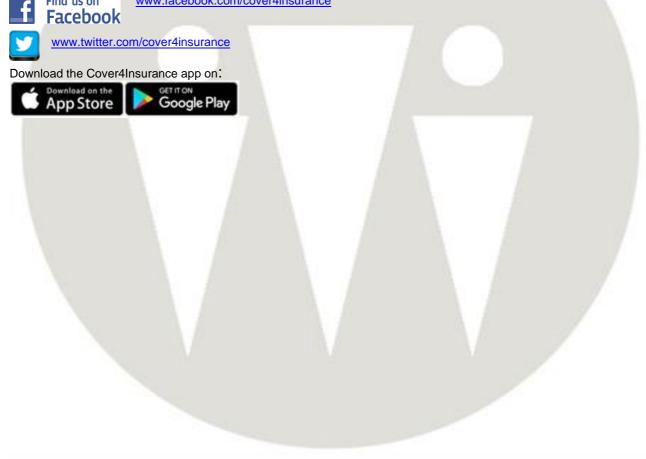
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ENDORSEMENT 4A: CONTACT LENSES

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

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