



Master Policy Insurance Schedule University of St. Andrews | Master Policy No: STAND2023

COVER START DATE Upon commencement of your tenancy agreement with the University of St. Andrews

COVER EXPIRY DATE 31/08/2024 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 insurance schedule (if selected). Your policy wording is available online at www.cover4insurance.com/st-andrews-university

COVER DESCRIPTION		SUM INSURED
Section 1	Personal possessions within the insured address	£10,000
	Personal possessions within the insured address if you live with a partner and/or children	£12,000
	Personal possessions within the insured address if you are registered 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	£350
Section 2A	Desktop computer equipment room only	£2,500
	Desktop computer equipment room only if you are registered disabled	£4,500
Section 2B	iPads laptops & portable computer equipment room only	£2,500
	iPads laptops & portable computer equipment room only if you are registered disabled	£4,500
Section 3	Vacation cover	£10,000
Section 7	Accidental damage	£10,000
Section 8	Personal accident	£50,000
Section 9	Credit cards	£500
Section 10	Personal money	£100
Section 11	College university property on loan	£750
	College university property on loan if you are registered disabled	£1,000
Section 12A	Landlord's property tenant's liability	£5,000
	Landlord's property tenant's liability for rooms adapted for disabled student access	£10,000
Section 13	Accidental death, injury or illness of a financially supporting parent or guardian	£5,000
Section 14	Legal liability	£1,000,000
Section 25	Emergency accommodation costs	£350
Section 26	Emergency clothing allowance	£200
Endorsement 1A	Mobile phone room only – following forcible and violent entry	£1,000
Endorsement 2D	Personal possessions from communal areas	£1,000
Endorsement 3A	Musical instruments room only	£1,250
Endorsement 4A	Contact lenses	£150
Endorsement 13A	Accommodation partner liability	£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	£1,250
Clothing single item limit	£350
Computer equipment	£2,500
Computer accessories	£150
Jewellery, watches & other valuables	£1,000
Audio, video, DVD, software & other data carrying media	£1,250
TV, games consoles, video and DVD players	£1,250
Photographic equipment, video cameras & camcorders	£1,250
Sports equipment	£1,250
Computer games, CDs, DVDs, videos & records	£600
Rented household goods	£1,250

POLICY EXCESSES	EXCESS
Section 1B – Food spoilage: failure of fridge / freezer	£10
Section 2B – iPads laptops & portable 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
Section 17 - Pedal cycles valued over £1,000*	10% of the pedal cycle value
Section 20 - Photographic equipment valued over £1,500**	10% of the photographic equipment value
All other sections	£25

*Cover for pedal cycles over £1,000 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy. **Cover for photographic equipment over £1,500 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

www.cover4insurance.com customerservices@cover4insurance.com 0161 772 3390*

THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB
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AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. REGISTER NO. 312248

* For our joint protection calls may be recorded and/or monitored. Calls will be charged at a maximum of 16p 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.

PRINCIPAL EXCLUSIONS

- The policy excess.
- Theft from motor vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).
- Cover outside of your accommodation (unless basic cover is extended).

INSURER INFORMATION

This master policy has been arranged on behalf of Cover4insurance.com. Cover4insurance.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 Canopus Managing Agents Limited. Canopus 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. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Floor 29, 22 Bishopsgate, London EC2N 4BQ.

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 B6839P08068HAA) 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, university and student union buildings 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 the University of St. Andrews for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2024 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

CONFIRM YOUR COVER



Scan the QR Code:

Enter your name, email address & select St. Andrews, University of

Once registered you will be:

- Emailed your policy documents.
- Entered into a free prize draw with a chance of winning £500* winner to be announced in early November 2023.
- Provided to exclusive access to our Benefits Hub where you can access a huge variety of savings and discounts across many reputable retailers.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires

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: cover4@claimsconsortiumgroup.co.uk

STAY IN TOUCH

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



www.cover4insurance.com



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ENDORSEMENTS APPLYING

ENDORSEMENT 1A: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the sum insured stated in the schedule for theft of your mobile phone following forcible and violent entry to the insured address.</p>	<ol style="list-style-type: none"> The excess shown in your schedule. Any amount above the sum insured stated on your schedule for Mobile Phones Room only. Any claim: <ol style="list-style-type: none"> Where theft of your mobile phone has not been reported to the Police within 48 hours of discovery and recorded as a theft and allocated a crime reference number. Which does not involve forcible and violent entry. Where your mobile phone is in your insured address and your insured address is unoccupied. Relating to mobile phone accessories. Relating to the cost of unauthorised calls.

ENDORSEMENT 2D: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the sum insured stated in the schedule for loss or damage to your personal possessions from the communal areas caused by any of the insured events under section 1.</p>	<ol style="list-style-type: none"> The excess shown in your schedule. Any amount above the sum insured stated on your schedule for Personal possessions from communal areas. Any claim for theft of personal possessions. Any claim for accidental loss.

ENDORSEMENT 3A: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up the sum insured stated in the schedule for loss or damage to your musical instruments by the following causes:</p> <ol style="list-style-type: none"> Fire, Earthquake, Explosion, Lightning, Smoke, Storm or flood, Theft and attempted theft <p>whilst they are in the insured address during College/University/School/Educational Institution term and during vacations when the insured address is unoccupied.</p>	<ol style="list-style-type: none"> The excess shown in your schedule. Any amount above the sum insured stated on your schedule for Musical instruments Room only. Any claim for loss or damage from fire caused by scorching without a fire actually starting. Any claim for damage to your musical instruments resulting from: <ol style="list-style-type: none"> 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 the of faulty materials. Any claim for: <ol style="list-style-type: none"> Breakage of strings and/or reeds and/or drum heads. Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement. Depreciation or diminution in the value of your musical instruments following repair. Loss or damage caused by: <ol style="list-style-type: none"> Climatic or atmospheric conditions Dampness, dryness, shrinkage, contamination or extremes of temperature Effects of sunlight, fading, changes in colour texture or finish. 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
<p>We will pay up the sum insured stated in the schedule for loss or damage to your contact lenses by the following causes:</p> <ol style="list-style-type: none"> Fire, Earthquake, Explosion, Lightning, Smoke, Storm or flood, Theft and attempted theft <p>whilst they are in the insured address during College/University/School/Educational Institution term and during vacations when the insured address is unoccupied.</p>	<ol style="list-style-type: none"> The excess shown in your schedule. Any amount above the sum insured stated on your schedule for Contact lenses. Any claim for loss or damage from fire caused by scorching without a fire actually starting. Any claim for loss or damage to your contact lenses resulting from: <ol style="list-style-type: none"> Smoke caused by smog, agricultural or industrial operations or anything which happens gradually. Storm or flood caused by dampness or condensation. 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 13A: ACCOMMODATION PARTNER LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In addition to the insured events list under section 1 we will pay up to the amount shown in your schedule for accidental physical loss to your personal possessions whilst they are in the insured address during college/ university/school/ educational institution term and during vacations when the insured address is occupied.</p>	<ol style="list-style-type: none"> 1. The excess shown in your schedule. 2. Any amount above the sum insured stated on your schedule for Accommodation provider liability. 3. Any loss not reported to the accommodation provider within 24 hours of the incident. 4. Any loss where you cannot provide a letter of proof from your accommodation provider confirming the loss.

