

# Students Possessions Insurance

## Insurance Product Information Document

### Product: Cover4insurance University of St Andrews Block Halls Optional Extensions Policy

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The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

#### What is this type of insurance?

This is contents insurance to protect you whilst studying away from home at College or University. It covers things you have in your accommodation, including household goods and personal items, valuables and clothing. These are optional extensions in cover that are available to purchase under the block halls students possessions policy that has been provided by University of St Andrews.



#### What is insured?

##### You can choose to buy:

✓ Personal possessions within your accommodation or temporarily at your permanent home address up to	£14,000
✓ Desktop Computer Equipment   Room Only	£4,500
✓ Laptops, iPads and portable computer equipment within your room up to	£4,500
✓ Course fees & rental protection cover up to	£20,000
✓ Criminal assault	£500
✓ Legal expenses	£50,000
✓ Accidental damage to landlord's property	£10,000
✓ Unspecified items (anywhere in the UK/Worldwide up to 60 days) up to	£4,000
✓ Specified items (anywhere in the UK/Worldwide up to 60 days) up to	£3,000
✓ Mobile phones (anywhere in the UK/Worldwide up to 60 days) up to	£1,500
✓ Pedal cycles (anywhere in the UK / Europe up to 60 days) up to	£3,000
✓ Digital download cover	£1,000
✓ Examination & coursework cover	£250
✓ Photographic equipment (anywhere in the UK/Worldwide up to 60 days) up to	£5,000
✓ Musical instruments (anywhere in the UK) up to	£3,000
✓ Excess protection cover up to	£1,000
✓ International Student Repatriation Cover	£5,000



#### What is not insured?

- ✗ Any loss or damage if you have not stayed in your student accommodation for more than 30 days (unless you have bought additional vacation cover).
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.



#### Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Personal possessions used for business purposes.
- ! Loss or damage to sports or activity equipment whilst in use.
- ! Theft or damage of items from unattended motor vehicles.
- ! Loss or damage caused by you or anyone living with you.
- ! Existing or deliberate damage.



## Where am I covered?

Cover applies in the United Kingdom, Channel Islands and the Isle of Man.

If you buy the optional cover for pedal cycles, you are also covered under this section of cover for up to 60 days within Europe.

If you buy the optional cover for unspecified items, specified items, mobile phones or photographic equipment, you are also covered under this section of cover for up to 60 days worldwide.



## What are my obligations?

### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

### When making a claim

You must report claims as soon as possible after becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required. Thefts, vandalism or damage as a result of a riot must be reported to the Police within 24 hours of your discovery.



## When and how do I pay?

You must pay your premium in one lump sum before the policy can be issued.

You can pay by credit or debit card.

You can do this via the Cover4insurance website [www.cover4insurance.com](http://www.cover4insurance.com) or you can call Cover4insurance on **0161 772 3390**.



## When does the cover start and end?

This insurance covers lasts for a period of one year and the dates of cover will be specified on your Policy Schedule.



## How do I cancel the Contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

You can also cancel your policy at any other time and, providing that no claim has been made and you do not intend to make a claim, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.

To cancel your insurance please contact Cover4insurance.com:

**By telephone:** 0161 772 3390

**By Email:** [customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com)

**By Post:** Cover4insurance, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.