



## Master Policy Insurance Schedule

### Inclusive Property Management | Master Policy No: IPM2025

**COVER START DATE:** Upon commencement of your tenancy agreement with Inclusive Property Management.

**COVER EXPIRY DATE:** 31/08/2026 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/ipm](http://www.cover4insurance.com/ipm).

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	£8,000
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 1E	Mobile phone   room only - following forcible and violent entry	£750
Section 1G	Personal possessions from communal areas	£1,000
Section 1H	Musical instruments	£1,167
Section 1I	Contact lenses	£150
Section 2A	Desktop computer equipment   room only	£2,000
Section 2B	iPads laptops & portable computer equipment   room only	£2,000
Section 3	Vacation cover	£7,000
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 12A	Landlord's property   tenant's 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 5A	Accidental damage to computer equipment   room only	£2,000
Endorsement 10A	Student bus pass	£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	£1,167
Computer equipment	£2,000
Jewellery, watches & other valuables	£1,167
Audio, DVD, video & other data carrying media	£1,000
Photographic equipment	£1,167
Sports equipment	£1,167
Musical instruments	£1,167
Rented household goods	£1,167

POLICY EXCESSES	EXCESS
Food spoilage: failure of fridge/freezer	£10
Pedal cycles valued over £1,000*	10% of the pedal cycle value
Photographic equipment valued over £1,250**	10% of the photographic equipment value
All other sections	£25



[www.cover4insurance.com](http://www.cover4insurance.com)



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THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB  
COVER4INSURANCE.COM IS A TRADING STYLE OF UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED.

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 5p 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.

\*Cover for pedal cycles only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

\*\*Cover for photographic equipment over £1,250 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

## 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).

## 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 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.

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 B6839P08068KAA) 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 Inclusive Property Management for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2026 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 Inclusive Property Management. 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 2025.
- 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](http://www.cover4insurance.com/claims)

PHONE US: +44 34503 08105\*

EMAIL: [claims@cover4insurance.com](mailto:claims@cover4insurance.com)

## STAY IN TOUCH

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



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## ENDORSEMENTS APPLYING

### ENDORSEMENT 5A: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up the <b>sum insured</b> stated in the <b>schedule</b> for <b>accidental</b> damage to <b>your computer equipment</b> occurring within <b>your insured address</b>.</p>	<ol style="list-style-type: none"> <li>1. The <b>excess</b> shown in your <b>schedule</b>.</li> <li>2. Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for accidental damage to computer equipment   room only.</li> <li>3. Any amount above the single item/group limits stated on your schedule.</li> <li>4. Any claim for theft from a private motor vehicle.</li> <li>5. Any claim for <b>accidental damage to your computer equipment</b> resulting from: <ol style="list-style-type: none"> <li>a. Wear and tear, depreciation or any gradually operating cause.</li> <li>b. Corrosion, fungus, mildew or rot.</li> <li>c. Moths, insects, parasites, beetle or vermin.</li> <li>d. Any process of dyeing, cleaning, drying painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.</li> <li>e. Faulty design or workmanship or the use of faulty materials.</li> <li>f. Climatic or atmospheric conditions. Frost or the action of light.</li> <li>g. Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>h. Any heating process.</li> </ol> </li> <li>6. Any claim for: <ol style="list-style-type: none"> <li>a. Property used for business purposes.</li> <li>b. Depreciation in value or consequential loss.</li> <li>c. Property more specifically covered by this or any other insurance.</li> <li>d. Damage to any property, appliance, or any part of it (whether belonging to <b>you</b> or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.</li> </ol> </li> </ol>

### ENDORSEMENT 10A: STUDENT BUS PASS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in <b>your schedule</b> for the replacement cost of <b>your college/university/school/educational institution</b> registered bus pass as a result of theft or <b>accidental</b> loss while in direct transit to and from <b>your insured address</b> to <b>your college/ university/school/educational institution</b>.</p>	<ol style="list-style-type: none"> <li>1. The <b>excess</b> shown in your <b>schedule</b>.</li> <li>2. Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Student bus passes.</li> <li>3. Any claim for a bus pass that is not a <b>college/university/school/educational institution</b> registered pass.</li> <li>4. Any costs if the <b>college/university/school/ educational institution</b> registered pass is not replaced.</li> <li>5. Any claim for theft: <ol style="list-style-type: none"> <li>a. From unattended motor vehicles.</li> <li>b. Not reported to the Police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.</li> </ol> </li> </ol>

