



## Master Policy Insurance Schedule Master Policy No: CROSS2023

**COVER START DATE** Upon commencement of your tenancy agreement with St Cross College

**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/ist-cross-college](http://www.cover4insurance.com/ist-cross-college)

COVER DESCRIPTION		SUM INSURED
Section 1	Personal possessions within the insured address	£7,000
Section 1A	Replacement locks & keys	£350
Section 2A	Desktop computer equipment   room only	£2,000
Section 2B	iPads laptops & portable computer equipment   room only	£2,000
Section 3	Vacation cover	£4,000
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 14	Legal liability	£1,000,000
Endorsement 1A	Mobile phone   room only – following forcible and violent entry	£1,000
Endorsement 2E	Personal possessions from college / university & student union buildings	£500
Endorsement 2D	Personal possessions from communal areas	£1,000
Endorsement 3A	Musical instruments   room only	£600

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance	
Personal possessions single item limit	£1,167
Computer equipment	£2,000
Audio equipment	£1,167
TV, games consoles, video and DVD players	£1,167
Photographic equipment, video camera's & camcorders	£1,167
Sports equipment	£1,167
Jewellery, watches & other valuables	£1,167
Liability for rented household goods	£1,167
Music, video, DVD, software & other data carrying media	£350

POLICY EXCESSES	EXCESS
Pedal cycles valued over £1,000*	10% of the pedal cycle value
Photographic equipment valued over £1,000**	10% of the photographic equipment value
iPads laptops & portable computer equipment   room only	£50
All other sections	£25

\*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 £1,167 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

### PRINCIPAL EXCLUSIONS

- The policy excesses.
- Theft from vehicles (except where attended during direct transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles & mobile phones (unless basic cover is extended).
- Cover outside of the insured 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](http://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.



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



[customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com)



0161 772 3390\*

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 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.

## 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 lightning.

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 St Cross College for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 30/09/2024 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 Cross College

### 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](http://www.cover4insurance.com/claims)

PHONE US: 0161 974 1101\*

EMAIL: [cover4@claimsconsortiumgroup.co.uk](mailto:cover4@claimsconsortiumgroup.co.uk)

## STAY IN TOUCH

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



## ENDORSEMENTS APPLYING

### ENDORSEMENT 1A: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the <b>sum insured</b> stated in the <b>schedule</b> for theft of <b>your</b> mobile phone following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ol style="list-style-type: none"> <li>1. The <b>excess</b> shown in <b>your schedule</b>.</li> <li>2. Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Mobile Phones   Room only.</li> <li>3. Any claim:                             <ol style="list-style-type: none"> <li>a. Where theft of <b>your</b> 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.</li> <li>b. Which does not involve <b>forcible and violent entry</b>.</li> <li>c. Where <b>your</b> mobile phone is in <b>your insured address</b> and <b>your insured address</b> is <b>unoccupied</b>.</li> <li>d. Relating to mobile phone accessories.</li> <li>e. Relating to the cost of unauthorised calls.</li> </ol> </li> </ol>



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



[customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com)



0161 772 3390\*

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 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.

## ENDORSEMENT 2E: PERSONAL POSSESSIONS FROM COLLEGE/UNIVERSITY/ SCHOOL/EDUCATIONAL INSTITUTION AND STUDENT UNION BUILDINGS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the <b>sum insured</b> stated in the <b>schedule</b> for theft of <b>your personal possessions</b> following <b>forcible and violent entry</b> from a securely locked room or storage facility in <b>your College/University/School/Educational Institution</b> or Student Union building.</p>	<ol style="list-style-type: none"> <li>The <b>excess</b> shown in <b>your schedule</b>.</li> <li>Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Personal possessions from College/University/School/Educational Institution and Student Union buildings.</li> <li>Any claim: <ol style="list-style-type: none"> <li>Where theft of <b>your personal possessions</b> has not been reported to the Police within 48 hours of discovery and recorded as a theft and allocated a crime reference number.</li> <li>Which does not involve <b>forcible and violent entry</b>.</li> <li>unless the theft is as a result of <b>forcible and violent entry</b> from a securely locked room or storage facility in <b>your College/University/ School/Educational Institution</b> or Student Union building.</li> </ol> </li> </ol>

## ENDORSEMENT 2D: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

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

## ENDORSEMENT 3A: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up the <b>sum insured</b> stated in the schedule for loss or damage to <b>your musical instruments</b> by the following causes:</p> <ol style="list-style-type: none"> <li>Fire,</li> <li>Earthquake,</li> <li>Explosion,</li> <li>Lightning,</li> <li>Smoke,</li> <li>Storm or flood,</li> <li>Theft and attempted theft</li> </ol> <p>whilst they are in the <b>insured address</b> during <b>College/University/School/Educational Institution</b> term and during <b>vacations</b> when the <b>insured address</b> is <b>unoccupied</b>.</p>	<ol style="list-style-type: none"> <li>The <b>excess</b> shown in <b>your schedule</b>.</li> <li>Any amount above the <b>sum insured</b> stated on <b>your schedule</b> for Musical instruments   Room only.</li> <li>Any claim for loss or damage from fire caused by scorching without a fire actually starting.</li> <li>Any claim for damage to <b>your</b> musical instruments resulting from: <ol style="list-style-type: none"> <li>Wear, tear or any gradually operating cause or determination, inherent or latest defect.</li> <li>Wet or dry rot, mildew, frost, rust or corrosion.</li> <li>Insect, vermin or woodworm.</li> <li>Dyeing or restoration or any commercial process of cleaning or repairing.</li> <li>Faulty design or workmanship or use the of faulty materials.</li> </ol> </li> <li>Any claim for: <ol style="list-style-type: none"> <li>Breakage of strings and/or reeds and/or drum heads.</li> <li>Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement.</li> <li>Depreciation or diminution in the value of <b>your</b> musical instruments following repair.</li> </ol> </li> <li>Loss or damage caused by: <ol style="list-style-type: none"> <li>Climatic or atmospheric conditions</li> <li>Dampness, dryness, shrinkage, contamination or extremes of temperature</li> <li>Effects of sunlight, fading, changes in colour texture or finish.</li> </ol> </li> <li>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.</li> </ol>

