



Master Policy Schedule of Insurance  
Essential Student Living | Master Policy No: HFS2022

**COVER START DATE** Upon commencement of your tenancy agreement with Essential Student Living

**COVER EXPIRY DATE** 31/08/2023 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 schedule of insurance (if selected). Your policy wording is available online at [www.cover4insurance.com](http://www.cover4insurance.com)

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£10,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£12,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN	£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
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 5	CRIMINAL ASSAULT	£500
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	LANDLORDS PROPERTY   TENANTS LIABILITY	£5,000
SECTION 12B	ACCIDENTAL DAMAGE TO 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
SECTION 19	EXAMINATION AND COURSEWORK	£250
SECTION 25	EMERGENCY ACCOMMODATION COSTS	£350
SECTION 26	EMERGENCY CLOTHING ALLOWANCE	£200
ENDORSEMENT 1E	MOBILE PHONE   ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3E	MUSICAL INSTRUMENTS   ROOM ONLY	£1,500
ENDORSEMENT 4A	CONTACT LENSES	£150

<b>MAXIMUM AMOUNTS PAYABLE</b>	<b>LIMIT</b>
The following items are subject to a maximum amount payable during the period of insurance.	
POSSESSIONS SINGLE ITEM LIMIT	£1,500
CLOTHING SINGLE ITEM LIMIT	£1,000
DESKTOP COMPUTER EQUIPMENT	£2,500
LAPTOPS, TABLETS AND PORTABLE COMPUTERS	£2,500
COMPUTER ACCESSORIES	£150
JEWELLERY, WATCHES & OTHER VALUABLES	£600
AUDIO, DVD, VIDEO PLAYERS, COMPUTER CONSOLES, HARD DRIVES AND OTHER DATA CARRYING MEDIA	£1,000
COMPUTER GAMES, CDs, DVDs, VIDEOS, MINIDISCS, RECORDS AND CARTRIDGES	£1,000
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS AND CAMCORDERS	£1,500
SPORTS EQUIPMENT	£1,500
RENTED HOUSEHOLD GOODS	£1,250

<b>POLICY EXCESSES</b>	<b>EXCESS</b>
SECTION 1B - FOOD SPOILAGE	£10
SECTION 2A – DESKTOP COMPUTER EQUIPMENT   ROOM ONLY	£50
SECTION 2A – DESKTOP COMPUTER EQUIPMENT   ROOM ONLY FOR STUDENTS REGISTERED AS DISABLED AND HAVE EQUIPMENT PROVIDED THROUGH THE DSA	Nil
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 12B – ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY   TENANTS LIABILITY CLAIMS UP TO £2,500	£100
SECTION 12B – ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY   TENANTS LIABILITY CLAIMS OVER £2,500	£250
SECTION 17 - PEDAL CYCLES VALUED OVER £1,000*	10% of the Pedal Cycle Value
SECTION 20 -PHOTOGRAPHIC EQUIPMENT VALUED OVER £1,000**	10% of the Photographic Equipment Value
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 £1,500 only applies when the relevant policy top up / optional extension has been purchased in addition to the master policy.

## PRINCIPAL EXCLUSIONS

- The policy excesses.
- Cover outside of the insured 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 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](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: 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).

 [www.cover4students.com](http://www.cover4students.com)  [customerservices@cover4students.com](mailto:customerservices@cover4students.com)  0161 772 3390\*

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\* 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.

## 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 tenancy agreement with the Essential Student Living for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2023 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 Essential Student Living

### 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 2022.
- 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.cover4insurane.com](http://www.cover4insurane.com)

PHONE US: 0161 772 3390\*

EMAIL: [claims@cover4students.com](mailto:claims@cover4students.com)

## STAY IN TOUCH

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



Download the Cover4Insurance app on:



## ENDORSEMENTS APPLYING

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of <b>your</b> mobile phone following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £1,000 during <b>the period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Theft not involving <b>forcible and violent entry</b>.</li> <li>• When the mobile phone is in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• Mobile phone accessories.</li> <li>• The cost of unauthorised calls.</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> </ul>

### ENDORSEMENT 2H: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £1,000 in any one <b>period of insurance</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>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above £500 unless the theft is as a result of forcible and violent entry to the communal areas.</li> <li>• Theft of <b>personal possessions</b> that are left unattended unless securely locked away from view.</li> <li>• <b>Accidental</b> loss.</li> </ul>



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**ENDORSEMENT 3E: MUSICAL INSTRUMENTS | ROOM ONLY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to <b>your</b> musical instruments by the following cause's fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the <b>insured address</b> during <b>college / university term</b> and during <b>vacations</b> when the <b>insured address</b> is <b>unoccupied</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £1,500 during <b>the period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• 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:-               <ul 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> </ul> </li> <li>• Faulty design or workmanship or use of faulty materials.</li> <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>• Loss or damage caused by:-               <ul style="list-style-type: none"> <li>-Climate 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> </ul> </li> <li>• Depreciation or diminution in the value of <b>your</b> musical instruments following repair.</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> </ul>

**ENDORSEMENT 4A: CONTACT LENSES**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to <b>your</b> contact lenses by the following cause's fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the <b>insured address</b> during <b>college / university term</b> and during <b>vacations</b> when the <b>insured address</b> is <b>occupied</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £150 during <b>the period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage by fire caused by scorching without a fire actually starting.</li> <li>• Loss or damage by smoke caused by smog, agricultural or industrial operations or anything, which happens gradually.</li> <li>• Loss or damage by storm or flood caused by dampness or condensation.</li> <li>• Loss or damage by storm or flood to contact lenses left in the open.</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> </ul>

