

## CAMPUS POSSESSIONS INSURANCE | BASIC COVER SUMMARY

Campus Possessions Insurance is underwritten by RSA Insurance Ireland Limited.

It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions.

For full details of all the terms and conditions we recommend that you read the policy document, a copy of which is provided online at [www.cover4students.ie](http://www.cover4students.ie) on completion of your contract or at any time on request.

On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

**TABLE 1 | BASIC COVER: PERSONAL POSSESSIONS INSURANCE**

If you have selected Personal Possessions insurance the following features and benefits will automatically be included in your policy:

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b><u>NEW FOR OLD</u></b> Your possessions are covered at your term time address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. And, in most cases we'll replace items on a new for old basis.</p>	<ul style="list-style-type: none"> <li>• Amounts above the <b>Single Article Limit</b> of €1,000, prior to the application of any policy excess, in respect of <b>High Risk Items</b>.</li> <li>• Contact lenses are not covered.</li> <li>• Mobile telephones are not covered. A separate optional extension is available.</li> <li>• For clothing a deduction may be made for wear and tear.</li> <li>• If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced.</li> </ul>	<p><b>SECTION 1:</b> Personal Possessions within the Insured Address</p>
<p><b><u>POSSESSIONS IN TRANSIT</u></b> Covers your personal possessions whilst you are moving them from your home within the Republic of Ireland and Northern Ireland, to your term time address at the beginning and end of each term.</p>	<ul style="list-style-type: none"> <li>• Maximum €500 for each carrying device and its contents.</li> <li>• Loss or damage to china, glass or pottery articles is excluded.</li> <li>• Theft from any private motor vehicle whilst left unattended.</li> </ul>	<p><b>SECTION 1:</b> Personal Possessions within the Insured Address</p>
<p><b><u>RENTAL PROTECTION</u></b> We will reimburse rent you have paid in advance if you become temporarily totally disabled by sickness or accidental bodily injury and can no longer live in your rented accommodation.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €500 in any one period of insurance.</li> </ul>	<p><b>SECTION 2:</b> Rental Protection</p>
<p><b><u>LANDLORDS PROPERTY</u></b> Covers the amount you have to pay following theft or fire damage to your landlord's property</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €1,000.</li> </ul>	<p><b>SECTION 3:</b> Landlords Property – Tenants Liability</p>
<p><b><u>PERSONAL ACCIDENT</u></b> Provides benefit if you are disabled within 12 months of an accident.</p>	<ul style="list-style-type: none"> <li>• Accidents arising from specific events are excluded.</li> <li>• Maximum amount payable is €10,000.</li> <li>• Specific benefit amounts are set out in the policy wording</li> </ul>	<p><b>SECTION 4:</b> Personal Accident</p>
<p><b><u>ACCIDENTAL DEATH OF A PARENT/GUARDIAN</u></b> Provides finance allowing you to finish your course following the accidental death of your parent or guardian.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €10,000</li> </ul>	<p><b>SECTION 5:</b> Accidental Death of a Parent or Guardian</p>
<p><b><u>REPLACEMENT LOCKS</u></b> Cost of replacing keys and locks to an external door.</p>	<ul style="list-style-type: none"> <li>• Covered up to €250.</li> <li>• Loss of keys.</li> </ul>	<p><b>SECTION 1:</b> Personal Possessions within the Insured Address</p>



**TABLE 1 CONTINUED | BASIC COVER: PERSONAL POSSESSIONS INSURANCE**

<b>BASIC COVER: OPTIONAL EXTENSIONS</b>		
You may choose to add the following cover to your insurance:		
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>	<b>POLICY SECTION</b>
<p><b><u>STANDARD ACCIDENTAL DAMAGE</u></b> Covers accidental damage to audio equipment, camera equipment, desktop computer equipment, games consoles, television, video and DVD players.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €2,000</li> <li>• Single Item/Group limits apply. These limits are shown in your policy/schedule.</li> <li>• Some specific causes of damage may be excluded.</li> <li>• Desktop Computer Equipment: unless optional desktop computer extension is purchased.</li> </ul>	<b>SECTION 6:</b> Accidental Damage
<p><b><u>DESKTOP COMPUTER EQUIPMENT (ROOM ONLY)</u></b> Covers your desktop computer equipment at your term time address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €2,000.</li> <li>• Data or software not produced commercially is excluded.</li> <li>• Loss or damage occurring outside of the term time address.</li> </ul>	<b>SECTION 7:</b> Desktop Computer Equipment
<p><b><u>LAPTOP &amp; PORTABLE COMPUTER EQUIPMENT (ALL RISKS)</u></b> Covers your laptop and portable computer equipment for loss or accidental damage anywhere within the Republic of Ireland and Northern Ireland.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €2,000.</li> <li>• Data or software not produced commercially is excluded.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>	<b>SECTION 8:</b> Laptop Computer Extension (All Risks)
<p><b><u>MOBILE PHONES</u></b> Covers your mobile phone against accidental damage or theft whilst anywhere within the Republic of Ireland and Northern Ireland.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €1,000.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>	<b>SECTION 9:</b> Mobile Phones
<p><b><u>PEDAL CYCLES</u></b> Covers your pedal cycles against accidental damage or theft whilst anywhere within the Republic of Ireland and Northern Ireland.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €500.</li> <li>• Some specific causes of damage may be excluded.</li> <li>• Theft of unattended cycles unless in a building or securely locked.</li> </ul>	<b>SECTION 10:</b> Pedal Cycles
<p><b><u>ALL RISKS   SPECIFIED ITEMS</u></b> Covers your specified personal possessions against accidental damage or loss whilst anywhere within the Republic of Ireland and Northern Ireland.</p>	<ul style="list-style-type: none"> <li>• Maximum amount payable is €2,500.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>	<b>SECTION 11:</b> All Risks – Specified Items

**TABLE 2 | BASIC COVER: GENERAL CONDITIONS & EXCLUSIONS**

The following Conditions & Exclusions apply to the policy as a whole regardless of the specific cover you have selected

<b>GENERAL CONDITIONS &amp; EXCLUSIONS</b>	<b>POLICY SECTION</b>
<ul style="list-style-type: none"> <li>• No cover is provided for wear &amp; tear, maintenance, scratching, denting, or anything that happens gradually.</li> <li>• Loss or damage caused by deliberate acts by you or your family.</li> <li>• Loss from unattended motor vehicles, except where in direct transit to and from the home address, at the beginning and end of each academic term.</li> </ul>	See Sections specified in Table 1
<b>EXCESSES &amp; LIMITS</b>	<b>POLICY SECTION</b>
<ul style="list-style-type: none"> <li>• You will be required to pay an excess of €100 on any claim made on this policy.</li> <li>• Some limits apply to your policy. This is the maximum amount we will pay for some claims.</li> <li>• These limits are shown in your policy/schedule.</li> </ul>	See Sections specified in Table 1



## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it; starting on the day you receive the policy documentation.

To cancel please write to the address shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Further information is contained in your policy document.

### CLAIMS

Should you wish to claim under your Campus Possessions Insurance policy you should call the Claims Helpline on **01 6363005** as soon as possible. You must give us any information or help that we ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

### COMPLAINTS

We are anxious to provide the highest quality of customer service at all times. We are eager therefore to learn about any aspect of our service or products not meeting customer expectations.

If you have a complaint in connection with company service, the details of your policy or treatment of a claim please contact your insurance broker or contact our Customer Service Manager at:

Customer Service Manager, RSA Insurance Ireland Ltd,  
RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16.  
Telephone no: 01890 290 100, Outside Ireland Tel: + 353 1 290 1000.

In the event of the issue not being resolved you may contact:

The Insurance Information Service of the Irish Insurance Federation,  
39 Molesworth St, Dublin 2 (Telephone (01) 6761820

Financial Services Ombudsman's Bureau,  
3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (Telephone 1890 882090 or (01) 6620899)

Following the above procedures does not in any way affect your right to take legal action.



## **OTHER IMPORTANT INFORMATION**

### **PREMIUMS & PAYMENTS**

Premiums are inclusive of Government Levy of 2%.

Annual premiums may be paid by credit or debit card.

### **RENEWING YOUR POLICY**

At least 21 days before each policy renewal date, we will contact you to provide you with detailed instructions of how to renew your policy and to inform you of the terms and conditions that will apply for the following year.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

### **TERMINATION OF THE CONTRACT**

You may cancel the contract by giving us seven days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least seven days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

### **THE LAW & LANGUAGE APPLICABLE TO THE POLICY**

The parties to a contract of insurance covering a risk situated in the Republic of Ireland are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law

The contract of insurance will be concluded with RSA Insurance Ireland Limited, which has a branch office in the Republic of Ireland

In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which become or may become due and payable by the insurers under this Policy shall be payable and paid in the Republic of Ireland.

Stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 113 of the Finance Act 1990.

The language used in this policy and any communications relating to it will be English.

### **UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED**

Campus Possessions Insurance is a product of UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Services Authority. Register No. 312248.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

UK & Ireland Insurance Services (Online) Limited (No. 4239415). Registered in England and Wales at:

Old Lloyds Chambers, 139 Manchester Road, Altrincham, Cheshire, WA14 5HY

### **RSA INSURANCE IRELAND LIMITED**

Campus Possessions Insurance is underwritten by RSA Insurance Ireland Limited.

RSA Insurance Ireland Limited is regulated by the Financial Regulator and is a private company limited by shares registered in Ireland under number 148094 with registered office at:

RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

The Directors are Simon Lee (British), Philip Smith, Jack McIluff, Richard Dewar (British) and Iain Walsh.