

Student Possessions Insurance

Policy Summary

(Applicable to all Student Shield, Student Shield Plus & Tenant Shield policies)

This Student Possessions policy has been arranged on behalf of Saxon Insurance. Saxon Insurance 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.

This insurance is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systemsreporting/register or by calling the FCA on 0800 111 6768.

Your policy is an annual contract remaining in force for 12 months from the date of commencement unless otherwise shown on your policy schedule. It 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.saxoninsurance.com 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 - Policy 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 and/or Limitations	Policy Section
New For Old Your possessions are covered at your term time address against accidental loss or damage and, in most cases we'll replace items on a new for old basis.	<ul style="list-style-type: none"> Maximum amount payable is £10,000 unless otherwise stated on your schedule. Contact lenses are not covered. Mobile telephones are not covered. Music / Sports Equipment or pedal cycles are not covered. A separate optional extension is available. Laptop / Palmtop computers are not covered. A separate optional extension is available. For clothing, rented household goods and university /college property on loan a deduction may be made for wear and tear. If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced. 	Section 1: Contents
Desktop Computer Equipment (Room Only) Covers your computer equipment at your term time address against accidental loss or damage.	<ul style="list-style-type: none"> Maximum amount payable is £1,250 unless otherwise stated on your schedule. Data or software not produced commercially is excluded. 	Section 5: Desktop Computer Equipment
Possessions During Transit Covers your personal possessions while you are moving them from your home in the United Kingdom to your term time address at the beginning and end of each term.	<ul style="list-style-type: none"> Maximum £500 for each carrying device and its contents. Loss or damage to china, glass or pottery articles is excluded. Theft from any private motor vehicle whilst left unattended unless at a designated service station. 	Section 1: Contents
Legal Responsibilities as a Tenant Covers the amount you have to pay following accidental damage to your landlord's property.	<ul style="list-style-type: none"> Maximum amount payable is £5,000. 	Section 7b: Legal Responsibilities as a Tenant

Table 1 Continued - Policy Cover: Personal Possessions Insurance

Features & Benefits	Significant Exclusions and/or Limitations	Policy Section
College Books & Property* Covers you for accidental loss or damage to college library books and property you have on loan. These are insured whilst: <ul style="list-style-type: none"> at your term time address at home, or In transit between each. *Student Shield/Student Shield Plus policies only	<ul style="list-style-type: none"> Maximum amount payable is £150 for library books. Maximum amount payable is £150 for College property. 	Section 1f: Extra Cover
Replacement Locks Cost of replacing keys and locks to your room if they are stolen.	<ul style="list-style-type: none"> Covered up to £150. 	Section 1d: Locks & Keys

Table 1 Continued - Policy Cover: Optional Extensions

You may choose to add the following cover to your insurance:

Features & Benefits	Significant Exclusions and/or Limitations	Policy Section
Personal Possessions inside and outside the insured address Covers your specified personal possessions against accidental damage or loss anywhere in the UK.	<ul style="list-style-type: none"> Any amount above the single item / group limit stated in your policy schedule. Up to the sum insured specified on your policy schedule. Any loss outside of the United Kingdom. 	Section 2: Personal Possessions
Legal Expenses Gives you up to £30,000 Legal Expenses Cover covering disputes in relation to: <ul style="list-style-type: none"> Personal Injury Consumer Disputes Home Rights Employment Criminal Prosecution Defence Education 	<ul style="list-style-type: none"> Excludes some small claims and those without a reasonable chance of winning. Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract after cover was taken out. 	Section 10: Legal Expenses
Laptop Computers Covers your laptop for loss or accidental damage anywhere in the United Kingdom up to the sum insured listed on your policy schedule.	<ul style="list-style-type: none"> Theft from an unattended motor vehicle. Any loss outside of the United Kingdom. 	Section 6: Laptop and Portable Computer Equipment
Pedal Cycles Covers your pedal cycles against accidental damage or theft anywhere in the United Kingdom.	<ul style="list-style-type: none"> When left unattended away from your insured address unless securely locked. To tyres and accessories unless the pedal cycle is lost or damaged in the same incident. 	Section 4: Pedal Cycles
Music Equipment Covers your musical instruments against accidental damage or theft anywhere in the United Kingdom.	<ul style="list-style-type: none"> When left unattended away from your insured address. Any loss outside of the United Kingdom. 	Section 3b: Music Instruments
Sports Equipment Covers your Sports Equipment against accidental damage or theft anywhere in the United Kingdom.	<ul style="list-style-type: none"> When left unattended away from your insured address. Any loss outside of the United Kingdom. 	Section 3a: Sports Equipment
Course Fees & Rental Protection Covers your course fees (which are non-refundable) and/or rent you have paid in advance or due under a signed rental agreement in the event of you becoming temporary totally disabled by sickness or accidental bodily injury and can no longer live in your rented accommodation or continue your course.	<ul style="list-style-type: none"> Any claim not relating to the period of insurance stated on your schedule. Any loss outside of the United Kingdom. A pre-existing medical condition. You being under the influence of drugs or alcohol. 	Section 9: Course Fees & Rental Protection

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

General Conditions & Exclusions	Policy Section
<ul style="list-style-type: none"> No cover is provided for wear & tear, maintenance, scratching, denting, or anything that happens gradually. Loss or damage caused by deliberate acts by you or your family. 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. 	See Sections specified in Table 1
Excesses & Limits	Policy Section
<ul style="list-style-type: none"> You will be required to pay an excess on most claims, the excess amount may vary between sections please check your policy/schedule for excess relating to individual sections. Some limits apply to your policy. This is the maximum amount we will pay for some claims. These limits are shown in your policy/schedule. 	See Sections specified in Table 1

Important Information

Your right to cancel the policy

If you decide that for any reason, this policy does not meet your insurance needs then please return it to Saxon Insurance within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, Saxon Insurance will then refund your premium in full.

If you wish to cancel your policy after 14 days and there is more than 4 months left on the policy until the expiry date, you will be entitled to a pro- rata return of premium providing no claims have been made or are pending, minus a £10 cancellation charge .

If there is less than 4 months left on the policy until the expiry date you may cancel the insurance cover at any time however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Claims

Should you wish to claim under your Saxon Insurance policy you should call the Claims Helpline on **01422 238530** 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

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact Saxon Insurance who arranged the Insurance on your behalf.

Complaints Officer, Saxon Insurance, UK and Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.



If your complaint about the sale of your policy cannot be resolved by the end of the next working day, Saxon Insurance will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.
Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL,
Tel: 0344 854 2072

Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05344C.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0300 123 9123, Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you are unhappy have a query or complaint regarding the Legal Expenses section you can contact:

The Managing Director, Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

Compensation

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

