

## Student Block Halls Insurance

### Master Policy Schedule of Insurance

Loc8Me | Master Policy No: LOCM2016

<b>COVER START DATE</b>	Upon commencement of your tenancy agreement with Loc8Me	<b>COVER EXPIRY DATE</b>	30/06/2017 or whenever your tenancy expires, whichever is sooner.
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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 <http://www.cover4insurance.com/loc8me>

COVER DESCRIPTION	COVER INCLUDED	SUM INSURED	
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£5,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	YES	£6,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	YES	£350
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	YES	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	YES	£300
SECTION 2B	COMPUTER EQUIPMENT   ROOM ONLY	YES	£2,000
SECTION 3	VACATION COVER	YES	£5,000
SECTION 8	PERSONAL ACCIDENT	YES	£10,000
SECTION 9	CREDIT CARDS	YES	£500
SECTION 10	PERSONAL MONEY	YES	£50
SECTION 11	COLLEGE   UNIVERSITY PROPERTY ON LOAN	YES	£500
SECTION 12	LANDLORDS PROPERTY - TENANTS LIABILITY	YES	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A PARENT OR GUARDIAN	YES	£5,000
SECTION 14	LEGAL LIABILITY	YES	£1,000,000
ENDORSEMENT 1	MOBILE PHONE   ROOM ONLY	YES	£500
ENDORSEMENT 2	MUSICAL INSTRUMENTS   ROOM ONLY	YES	£600
ENDORSEMENT 3	CONTACT LENSES	YES	£150
ENDORSEMENT 4	ACCIDENTAL DAMAGE TO LANDLORD'S PROPERTY	YES	£5,000

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
COMPUTER EQUIPMENT	£2,000
JEWELLERY, WATCHES & OTHER VALUABLES	£600
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,000

POLICY EXCESS	EXCESS
SECTION 1B – FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£10
ENDORSEMENT 4 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS UP TO £2,500	£100
ENDORSEMENT 4 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS OVER £2,500	£250
ALL OTHER SECTIONS	£25

#### PRINCIPAL EXCLUSIONS

- The policy excess
- Theft from vehicles (except where attended during direct transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).
- Cover outside of the insured accommodation (unless basic cover is extended).

 [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.

## ENDORSEMENTS APPLYING:

### ENDORSEMENT 1: 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 £500 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 is 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 2: 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 is occupied</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £600 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 3: 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 is 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>

### ENDORSEMENT 4: ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for sums which <b>you</b> become legally liable to pay as damages in respect of:</p> <p>- Accidental damage to landlords' material property in <b>your</b> custody and control, and within the room you occupy, for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</p>	<ul style="list-style-type: none"> <li>- The maximum amount payable is £5,000 in any <b>period of insurance</b>.</li> <li>- The <b>excess</b> shown in <b>your schedule</b>.</li> <li>- Damage occurring as a result of: <ol style="list-style-type: none"> <li>i. Wear and tear, depreciation or any gradually operating cause</li> <li>ii. Malicious or deliberate damage</li> <li>iii. Any incident covered by a Tenant Deposit</li> <li>iv. Any incident in breach of your tenancy agreement</li> </ol> </li> <li>- Damage occurring outside of the room being occupied.</li> </ul>

