

## Master Policy Schedule of Insurance

### Prodigy Living| Master Policy No: PROD2016

**COVER START DATE** Upon commencement of your tenancy agreement with Prodigy House.

**COVER EXPIRY DATE** 31/08/2017 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 <http://www.cover4insurance.com/prodigy-living>

COVER DESCRIPTION		COVER INCLUDED	SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£7,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN	YES	£8,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED AS DISABLED	YES	£8,000
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
	COMPUTER EQUIPMENT   ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	YES	£3,000
SECTION 3	VACATION COVER	YES	£7,000
SECTION 7	ACCIDENTAL DAMAGE	YES	£7,000
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	£1,000
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	£750
ENDORSEMENT 2	MUSICAL INSTRUMENTS   ROOM ONLY	YES	£600
ENDORSEMENT 3	CONTACT LENSES	YES	£150
ENDORSEMENT 4	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	YES	£1,000
ENDORSEMENT 5	ACCIDENTAL DAMAGE TO PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£7,000

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	£1,500
COMPUTER EQUIPMENT	£2,000
JEWELLERY, WATCHES & OTHER VALUABLES	£1,500
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,000
PHOTOGRAPHIC EQUIPMENT	£1,000
SPORTS EQUIPMENT	£1,000
CLOTHING SINGLE ITEM LIMIT	£600
COMPUTER GAMES, CDs, DVDS, VIDEOS AND RECORDS	£600

### POLICY EXCESSES

SECTION(S)	EXCESS
1B) FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£10
2B) LAPTOPS AND PORTABLE COMPUTERS	£50
ALL OTHER SECTIONS	£25

 [www.cover4students.com](http://www.cover4students.com)
 [customerservices@cover4students.com](mailto:customerservices@cover4students.com)
 0844 826 2042\*

THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB  
 COVER4STUDENTS.COM IS A TRADING STYLE OF UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED.  
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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.

## PRINCIPAL EXCLUSIONS

- The policy excess.
- Theft from vehicles (except where attended during 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).

## YOUR DUTY OF CARE

You must, at all times, take all steps to prevent accidents, loss and damage.

## INSURER INFORMATION

The Campus Block Halls policy has been arranged on behalf of Cover4students.com

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This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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## HOW TO APPLY FOR OPTIONAL EXTENSIONS

**BUY SECURELY ONLINE:** [www.cover4insurance.com/prodigy-living](http://www.cover4insurance.com/prodigy-living)

View & download the full policy wording, and extend the basic cover.

**PHONE US: 0161 772 3390\***

## 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/prodigy-living](http://www.cover4insurance.com/prodigy-living)

PHONE US: **0142 223 8530\***

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

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## 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 £750 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 <b>accidental</b> damage to, theft or loss of your musical instruments within the <b>insured address</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>• <b>Orchestral instruments</b> and accessories.</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> <li>-Faulty design or workmanship or use of any faulty materials.</li> </ul> </li> <li>• Accessories or parts unless the instruments is damaged or stolen at the same time.</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>• Theft by any person or persons to whom the property has been entrusted.</li> <li>• Any portable computer equipment.</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: 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 £250 unless theft is as a result of <b>forcible and violent entry</b> to the communal area.</li> <li>• Theft of <b>personal possessions</b> that are left unattended unless securely locked away from view.</li> <li>• Accidental loss.</li> </ul>

## ENDORSEMENT 5: ACCIDENTAL DAMAGE TO PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £7,000 for <b>accidental</b> damage to your <b>personal possessions</b> occurring with <b>your insured address</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b></li> <li>• Any loss or damage specifically excluded under Section 1 Personal Possessions Within The Insured Address.</li> <li>• Accidental damage to china, glass, porcelain or any other items of earthenware.</li> <li>• The maximum amount payable for single / group limits stated in <b>your schedule</b>.</li> <li>• Theft from any private motor vehicle.</li> <li>• Loss or damage caused by or arising from: <ul style="list-style-type: none"> <li>- Wear and tear, depreciation or any gradually operating cause.</li> <li>- Faulty design or workmanship or the use of faulty materials.</li> <li>- Moths, insects, parasites, beetle or vermin.</li> <li>- Corrosion, fungus, mildew or rot.</li> <li>- Atmospheric or climatic conditions, frost or the action of light.</li> <li>- Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>- Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.</li> </ul> </li> <li>• Property used for business purposes.</li> <li>• Depreciation in value, indirect loss or property more specifically covered by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>•</li> </ul>

