

POSSESSIONS INSURANCE | BASIC COVER SUMMARY

This insurance is arranged by UK & Ireland & underwritten by UK General Insurance Ltd 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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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 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.

SECTIONS OF COVER		FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS										
<u>PERSONAL POSSESSIONS</u> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€5,000</td> </tr> <tr> <td>Silver</td> <td>€5,000</td> </tr> <tr> <td>Gold</td> <td>€7,500</td> </tr> <tr> <td>Platinum</td> <td>€10,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€5,000	Silver	€5,000	Gold	€7,500	Platinum	€10,000	<u>NEW FOR OLD</u> Your possessions are covered at your insured address against loss or damage by fire, lightning, explosion, earthquake, smoke, flood, storm, subsidence, theft, escape of water and impact.	<ul style="list-style-type: none"> • Amounts above the single article limit of €1,000, prior to the application of any policy excess, in respect of high risk items. • Contact lenses are not covered. • For clothing 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.
Policy Type	Sum Insured (up to)												
Bronze	€5,000												
Silver	€5,000												
Gold	€7,500												
Platinum	€10,000												
		<u>POSSESSIONS IN TRANSIT</u> Covers your personal possessions whilst you are moving them from your home within the Republic of Ireland and Northern Ireland, to your insured address at the beginning and end of each term.	<ul style="list-style-type: none"> • Anybody that is not a student • 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. • Loss of keys. 										
<u>REPLACEMENT LOCKS</u> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€250</td> </tr> <tr> <td>Silver</td> <td>€250</td> </tr> <tr> <td>Gold</td> <td>€500</td> </tr> <tr> <td>Platinum</td> <td>€500</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€250	Silver	€250	Gold	€500	Platinum	€500	<u>REPLACEMENT LOCKS</u> Cost of replacing keys and locks to an external door following damage resulting from burglary.	
Policy Type	Sum Insured (up to)												
Bronze	€250												
Silver	€250												
Gold	€500												
Platinum	€500												
<u>RENTAL PROTECTION</u> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€500</td> </tr> <tr> <td>Silver</td> <td>€500</td> </tr> <tr> <td>Gold</td> <td>€750</td> </tr> <tr> <td>Platinum</td> <td>€1,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€500	Silver	€500	Gold	€750	Platinum	€1,000	<u>RENTAL PROTECTION</u> 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.	<ul style="list-style-type: none"> • Maximum amount payable is €500 in any one period of insurance. • No cover shall be in force for the first 14 days (the deferred period).
Policy Type	Sum Insured (up to)												
Bronze	€500												
Silver	€500												
Gold	€750												
Platinum	€1,000												

SECTIONS OF COVER		FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS										
LANDLORDS PROPERTY <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€5,000</td> </tr> <tr> <td>Silver</td> <td>€5,000</td> </tr> <tr> <td>Gold</td> <td>€5,000</td> </tr> <tr> <td>Platinum</td> <td>€5,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€5,000	Silver	€5,000	Gold	€5,000	Platinum	€5,000	LANDLORDS PROPERTY Covers the amount you have to pay following theft or fire damage to your landlord's property	<ul style="list-style-type: none"> Damage which is caused while the property is unoccupied for 30 days or more.
Policy Type	Sum Insured (up to)												
Bronze	€5,000												
Silver	€5,000												
Gold	€5,000												
Platinum	€5,000												
PERSONAL ACCIDENT <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€10,000</td> </tr> <tr> <td>Silver</td> <td>€15,000</td> </tr> <tr> <td>Gold</td> <td>€20,000</td> </tr> <tr> <td>Platinum</td> <td>€25,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€10,000	Silver	€15,000	Gold	€20,000	Platinum	€25,000	PERSONAL ACCIDENT Provides benefit if you are disabled within 12 months of an accident.	<ul style="list-style-type: none"> Accidents arising from specific events are excluded. Accidents that occur outside of the Republic of Ireland and Northern Ireland. Specific benefit amounts are set out in the policy wording
Policy Type	Sum Insured (up to)												
Bronze	€10,000												
Silver	€15,000												
Gold	€20,000												
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ACCIDENTAL DEATH OF A PARENT/GUARDIAN <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€10,000</td> </tr> <tr> <td>Silver</td> <td>€10,000</td> </tr> <tr> <td>Gold</td> <td>€10,000</td> </tr> <tr> <td>Platinum</td> <td>€10,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€10,000	Silver	€10,000	Gold	€10,000	Platinum	€10,000	ACCIDENTAL DEATH OF A PARENT/GUARDIAN Provides finance allowing you to finish your course following the accidental death of your parent or guardian.	<ul style="list-style-type: none"> Maximum amount payable is €10,000 Any claim where the insured does not continue on the course they were attending within 12 months. Any claim not supported by a death certificate.
Policy Type	Sum Insured (up to)												
Bronze	€10,000												
Silver	€10,000												
Gold	€10,000												
Platinum	€10,000												
DESKTOP COMPUTER EQUIPMENT <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€1,000</td> </tr> <tr> <td>Silver</td> <td>€750</td> </tr> <tr> <td>Gold</td> <td>€1,500</td> </tr> <tr> <td>Platinum</td> <td>€2,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€1,000	Silver	€750	Gold	€1,500	Platinum	€2,000	DESKTOP COMPUTER EQUIPMENT Covers your desktop computer equipment at your insured address against loss or damage by fire, lightning, explosion, earthquake, smoke, flood, storm, subsidence, theft, escape of water and impact.	<ul style="list-style-type: none"> Data or software not produced commercially is excluded. Loss or damage occurring outside of the insured address. Property used for business purposes
Policy Type	Sum Insured (up to)												
Bronze	€1,000												
Silver	€750												
Gold	€1,500												
Platinum	€2,000												
LAPTOP & PORTABLE COMPUTER EQUIPMENT <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>Nil</td> </tr> <tr> <td>Silver</td> <td>€750</td> </tr> <tr> <td>Gold</td> <td>€1,500</td> </tr> <tr> <td>Platinum</td> <td>€2,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	Nil	Silver	€750	Gold	€1,500	Platinum	€2,000	LAPTOP & PORTABLE COMPUTER EQUIPMENT Covers your laptop and portable computer for theft or accidental damage anywhere within the Republic of Ireland and Northern Ireland.	<ul style="list-style-type: none"> Data or software not produced commercially is excluded. Some specific causes of damage may be excluded. Property used for business purposes.
Policy Type	Sum Insured (up to)												
Bronze	Nil												
Silver	€750												
Gold	€1,500												
Platinum	€2,000												
MOBILE PHONES <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>Nil</td> </tr> <tr> <td>Silver</td> <td>€250</td> </tr> <tr> <td>Gold</td> <td>€500</td> </tr> <tr> <td>Platinum</td> <td>€1,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	Nil	Silver	€250	Gold	€500	Platinum	€1,000	MOBILE PHONES Covers your mobile phone against accidental damage or theft whilst anywhere within the Republic of Ireland and Northern Ireland.	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Cost of unauthorised calls
Policy Type	Sum Insured (up to)												
Bronze	Nil												
Silver	€250												
Gold	€500												
Platinum	€1,000												
COLLEGE / UNIVERSITY PROPERTY ON LOAN <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>€500</td> </tr> <tr> <td>Silver</td> <td>€500</td> </tr> <tr> <td>Gold</td> <td>€750</td> </tr> <tr> <td>Platinum</td> <td>€1,000</td> </tr> </tbody> </table>		Policy Type	Sum Insured (up to)	Bronze	€500	Silver	€500	Gold	€750	Platinum	€1,000	COLLEGE / UNIVERSITY PROPERTY ON LOAN Covers your pedal cycles against accidental damage or theft whilst anywhere within the Republic of Ireland and Northern Ireland.	<ul style="list-style-type: none"> Any claim, which is not supported by a bill from your college / university. Any claim if you are not a student.
Policy Type	Sum Insured (up to)												
Bronze	€500												
Silver	€500												
Gold	€750												
Platinum	€1,000												

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>ACCIDENTAL DAMAGE 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"> Some specific causes of damage may be excluded. Amounts above the single article limit of €1,000 except for desktop computer equipment where a group limit applies please see your policy schedule for limit.
<p>SPECIFIED ITEMS 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"> Some specific causes of damage may be excluded.

TABLE 3 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 of €100 on any claim made on this policy. 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 your agent 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, cover4students.com will then refund your premium in full.

CLAIMS

Should you wish to claim under your possessions insurance policy you should call the Claims Helpline on 01 207 5110 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 your agent who arranged the Insurance on your behalf at:
UK & Ireland Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester M25 3HB, UK, Tel: 0044 161 772 3373 Email: customerservices@cover4students.com

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent 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

Cunningham Lindsey, The Penthouse, Block B Cookstown Court, Old Belgard Road, Tallaght, Dublin 24. Tel +353 1 2075100, Email: info@cl-ie.com

If your complaint about your claim cannot be resolved by the end of the next working day, Cunningham Lindsey 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

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

The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln Place, Dublin 2 Tel 1890 882090 or (01) 662 0899 Email: info@cl-ie.com

OTHER IMPORTANT INFORMATION

PREMIUMS & PAYMENTS

Premiums are inclusive of Government Levy of 5%.

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

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 €25 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:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) 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.