



# Possessions Insurance Policy Wording

## YOUR PERSONAL POSSESSIONS POLICY

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## YOUR POSSESSIONS POLICY

This forms part of **your possessions policy** and should be read in conjunction with **your schedule** and **your** details provided on **your** internet proposal form and policy booklet. **Your** policy tells **you** exactly what is and what is not covered how **we** will settle claims and other important information.

## COVER PROVIDED

**You** need to be aware that all contracts of insurance are subject to certain exclusions and conditions. It is therefore essential that **you** are fully aware of what is and what is not covered. **We** have set out 'what is covered' to the left of each page and 'what is not covered' to the right. **We** have listed words with special meanings under 'definitions' on pages 5-7; they are printed in **bold type** whenever they appear in the policy.

There are also some general exclusions, which apply to **your** policy and **we** have listed these on pages 19-20.

## SECTIONS OF YOUR POLICY, WHICH APPLY TO YOU

The sections, which apply to **you**, are shown on **your schedule**. **Your schedule** indicates the **sum insured** for **personal possessions**, specified items and **computer equipment**, together with any optional covers chosen and additional special terms which may apply.

**You** must read **your possessions policy**, **schedule** and any **endorsements** together to ensure that the cover meets **your** requirements and that the details are correct. If they are not **you** MUST contact cover4students immediately. **Your possessions policy**, proposal information, **schedule** and any **endorsements** are the basis of the contract between **you** and **us** - please keep them in a safe place.

## INSURERS

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.

UK & Ireland and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE 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 at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

## LAW APPLICABLE TO CONTRACT

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 and disputes arising from it will be governed by the laws of the Republic of Ireland and Irish Courts will have jurisdiction to hear any disputes.

### Special Notices

- Premiums are subject to Government Levy and/ or contribution where applicable
- In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which may become due and payable by the Insurer 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 5 of the Stamp Duties Consolidation Act 1999

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.

All monies referred to and/or due under this policy are expressed in and payable in Euro.

We are committed to providing **our** customer with a high standard of service at all times.

## CANCELLATION

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, **your** agent 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 €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.

## COMPLAINTS PROCEDURE

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, United Kingdom, Tel: 0044 161 772 3373 Email: [customerservices@cover4students.com](mailto: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 Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, United Kingdom. Tel: 0345 218 2685, Email: [customerrelations@ukgeneral.co.uk](mailto: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](mailto: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](mailto:customerrelations@ukgeneral.co.uk)

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

The Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln Place, Dublin 2, Tel: 1890 882090 or (01) 662 0899, Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

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

## GUIDANCE WHEN MAKING A CLAIM

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with the claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability any claim value. **We** may, however, request additional information depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

**Preferred Suppliers**

**We** take pride in the claims service **we** offer to **our** customers. **Our** philosophy is where possible, to repair or replace lost or damaged property or vehicles and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but on request, **we** agree to pay **our** customer a cash settlement then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

DEFINITIONS	
Any word defined below will have the same meaning wherever it is shown in <b>your</b> policy in <b>bold print</b> . <b>We</b> have listed the definitions in alphabetical order.	
DESCRIPTION	EXCLUSIONS
<p><b>Accident / Accidental</b> This means a sudden, unexpected unusual specific event, which occurs at a definable time and place.</p>	
<p><b>Bodily Injury</b> Is sustained by <b>the insured</b> person during the <b>period of insurance</b> is caused by an <b>accident</b> and occasions the <b>disablement</b> of <b>the insured</b> person within twelve calendar months from the date of the <b>accident</b>.</p>	
<p><b>College / University</b> The <b>university</b> or <b>college</b> at which <b>you</b> are a full time <b>student</b>.</p>	
<p><b>College / University Term (s)</b> The weeks of full <b>college/university</b> academic activity as published by <b>your college/University</b>.</p>	
<p><b>Consequential Loss</b> <b>We</b> will only pay costs which are incurred as a direct consequence of the event which led to the claim <b>you</b> are making under this policy. For example, <b>we</b> will not pay mobile telephone call charges following the loss of a mobile telephone.</p>	
<p><b>Credit Card (s)</b> Credit, cheque, charge and cash dispenser cards all belonging to <b>you</b> solely for private use.</p>	
<p><b>Desktop Computer Equipment</b> <b>Your</b> monitor, hard drive, mouse, keyboard, printer, and accessories up to the amount shown in <b>your schedule</b> including preloaded computer software.</p>	<ul style="list-style-type: none"> <li>• Equipment used for business purposes.</li> <li>• Loss or damage resulting from any heating process.</li> <li>• Consequential loss of any kind.</li> <li>• <b>Laptop and portable computer equipment</b></li> </ul>
<p><b>Disablement</b> Means <b>disablement</b>, which entirely prevents <b>you</b> from attending to major duties of <b>your</b> own studies.</p>	
<p><b>Endorsement</b> A change of <b>your</b> details or cover, which appears on <b>your schedule</b> and forms part of <b>your possessions policy</b>.</p>	
<p><b>Excess</b> The amount, which <b>you</b> are responsible for paying in the event of a claim under <b>your possessions policy</b>. If claims are made under two or more sections for loss or damage resulting from the same cause at the same time, only one <b>excess</b> will be deducted from the total amount of the claim payment. If the amount of the claim is in <b>excess</b> of the limit of the <b>sum insured</b> in respect of such claim the <b>excess</b> will be deducted from such limit.</p>	

## DEFINITIONS (continued)

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**. We have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<p><b>Forcible and Violent Entry</b>  <b>Forcible and violent entry</b> or exit to or from <b>your</b> accommodation, which is evident by damage to the building at the point of entry/exit.</p>	
<p><b>Insured Address</b>            The room or rooms <b>occupied</b> by <b>you</b> at the address stated on <b>your schedule</b>.</p>	
<p><b>Laptop &amp; Portable Computer Equipment</b>            Includes all small hand held or Lap held computers defined as but not limited to laptop, palmtop or PDA's</p>	<ul style="list-style-type: none"> <li>• Satellite navigation equipment &amp; portable electronic game machines</li> <li>• Memory sticks and disks</li> <li>• Loss or damage resulting from any heating process</li> <li>• Equipment used for business purposes</li> <li>• Consequential loss of any kind</li> <li>• Desktop computer equipment</li> </ul>
<p><b>Money</b>            Coins or bank notes in current circulation, cheques, traveller's cheques or banker's drafts. Postal or money orders gift vouchers current postage stamps that are not part of a stamp collection. Saving certificates, premium bonds or saving stamps. Luncheon vouchers, trading stamps, telephone cards, current travel or other tickets with a fixed monetary value all belonging to <b>you</b>.</p>	<ul style="list-style-type: none"> <li>• Securities, promotional vouchers, lottery and raffle tickets and Air Miles vouchers</li> <li>• <b>Money</b> used or held for business purposes.</li> </ul>
<p><b>Occupied</b>            The <b>insured address</b> is left <b>unoccupied</b> for no more than 30 consecutive days</p>	
<p><b>Period of Insurance</b>            As shown in <b>your schedule</b>.</p>	
<p><b>Personal Possessions</b>            All household goods and clothing belonging to <b>you</b> or household goods rented to <b>you</b> for which <b>you</b> are legally responsible under a written agreement making <b>you</b> responsible for insuring them.</p>	<ul style="list-style-type: none"> <li>• Caravans, boats, motor vehicles, trailers, vessels, aircraft, surf &amp; sailboards and their respective parts or accessories</li> <li>• Mobile phones their accessories and related costs</li> <li>• Securities or documents of any kind.</li> <li>• Living creatures.</li> <li>• <b>Personal possessions</b> used for business purposes.</li> <li>• Pedal cycles and accessories.</li> <li>• Property more specifically insured by this or another policy.</li> <li>• <b>Desktop, laptop or portable computer equipment</b> and accessories.</li> <li>• Contact lenses.</li> <li>• <b>Money</b> and <b>credit cards</b>.</li> </ul>
<p><b>Possessions Policy</b>            This comprises <b>your</b> signed proposal form, policy booklet, <b>your schedule</b> and any <b>endorsements</b>.</p>	
<p><b>Replacement Value</b>            The cost of replacing items as new, except for clothing, household linen, rented household goods and <b>college/university</b> property on loan, where a deduction is made for wear and tear.</p>	
<p><b>Schedule</b>            The document detailing the sections of <b>your possessions policy</b>, which states your <b>sums insured</b> and any special terms, and conditions, which may apply.</p>	

## DEFINITIONS (continued)

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**.  
**We** have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<p><b>Sickness</b>  Means <b>your sickness</b>, which is declares itself during the <b>period of insurance</b> and causes <b>your disablement</b> within twelve months of declaring itself.</p>	
<p><b>Single Article Limit</b>  The limit that applies to any individual item insured before the deduction of any <b>excess</b>. For the purpose of this insurance sets or pairs of items are not regarded as single articles separately.</p>	
<p><b>Student</b>  A person who is studying for a degree or other recognised qualification at a <b>college/university</b> in the Republic of Ireland.</p>	
<p><b>Sum Insured</b>  The amount stated for each section of cover as shown in <b>your schedule</b> or notified to <b>you</b> at renewal.</p>	
<p><b>Territorial Limits</b>  The Republic of Ireland and Northern Ireland.</p>	
<p><b>Unoccupied</b>  Where <b>you</b> have not stayed in <b>the insured address</b> for 30 consecutive days or more prior to a loss being discovered.</p>	
<p><b>Valuables</b>  Any article of gold, silver or other precious metal, jewellery, pearls or gemstones. Watches or clocks. Works of art, pictures and curios. Collections of stamps, coins, bank notes or medals. Furs or leather jackets. Musical instruments.</p>	
<p><b>We / Us / Our</b>  UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE</p>	
<p><b>You / Your / The Insured</b>  The person named as the policyholder in <b>your schedule</b>.</p>	

## SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for loss or damage to <b>your personal possessions</b> by the following causes, whilst they are in the <b>insured address</b> when the <b>insured address</b> is occupied.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Amounts above the <b>single article limit</b> of €1,000.</li> </ul>
1. Fire	Loss or damage caused by scorching without a fire actually starting.
2. Explosion, lightning, or earthquake	
3. Smoke.	Loss or damage caused by smog, agricultural or industrial operations or anything, which happens gradually.
4. Storm or flood.	<ul style="list-style-type: none"> <li>• Loss or damage caused by dampness or condensation</li> <li>• Loss or damage to <b>personal possessions</b> left in the open.</li> </ul>
5. Subsidence or heave of the site on which the <b>insured address</b> stands or landslip or landslide.	<ul style="list-style-type: none"> <li>• Loss or damage caused by coastal or river erosion.</li> <li>• Loss or damage caused by bedding down of new structures or settlement of newly made up ground.</li> <li>• Loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the <b>insured address</b>.</li> <li>• Any claim for which compensation is provided by another source.</li> <li>• Loss or damage resulting from demolition or structural repairs or alterations to the <b>insured address</b>.</li> <li>• Loss or damage caused because solid floors have moved unless the foundations of the outside walls are damaged at the same time and by the same cause.</li> <li>• Loss or damage caused by or from faulty workmanship or materials or poor or faulty design.</li> </ul>
6. <ul style="list-style-type: none"> <li>- Escape of oil from any fixed domestic heating installation.</li> <li>- Escape of water from any washing machine, dishwasher, refrigerator or freezer, fixed domestic water or heating installation or fixed fish tank.</li> </ul>	<p>Loss or damage</p> <ul style="list-style-type: none"> <li>• Occurring when the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• To the component or appliance from which the water or oil escapes.</li> </ul>
7. Theft or attempted theft.	<ul style="list-style-type: none"> <li>• Theft from an unattended motor vehicle.</li> <li>• Loss or damage caused by <b>you</b> or anyone who lives with <b>you</b> or by anyone to whom any part of the <b>insured address</b> is let.</li> <li>• Any claim unless force or violence is used to get into or out of the <b>insured address</b>.</li> <li>• Loss or damage occurring when the <b>insured address</b> is <b>unoccupied</b>.</li> </ul>
8. Impact within the <b>insured address</b> , involving a vehicle, train or animal.	<p>Damage caused by</p> <ul style="list-style-type: none"> <li>• Domestic pets for which <b>you</b> are responsible;</li> <li>• Insects or vermin.</li> </ul>
9. Impact within the <b>insured address</b> involving an aircraft or aerial device or anything falling from them.	



## SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS (continued)

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>Possessions temporarily away from the insured address</b></p> <p><b>We</b> will pay for loss of or damage to <b>your personal possessions</b> by any cause in Section 1, perils 1-9 while temporarily removed from the <b>insured address</b> to:</p> <ul style="list-style-type: none"> <li>• <b>Your</b> permanent home address.</li> <li>• Any <b>occupied</b> private dwelling.</li> <li>• Any other building where <b>you</b> are temporarily residing.</li> </ul>	<ul style="list-style-type: none"> <li>• The maximum amount payable is €500 unless <b>your personal possessions</b> are in <b>your</b> permanent home address in which case cover is as shown in <b>your schedule</b>.</li> <li>• Any loss resulting from theft unless following <b>forcible and violent entry</b> except in <b>your</b> permanent home address.</li> <li>• Any loss or damage occurring outside the <b>territorial limits</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage while <b>your personal possessions</b> are in storage.</li> <li>• Anything under 'what is not covered' paragraphs for any other cause.</li> </ul>
<p><b>Liability for rented household goods</b></p> <p><b>We</b> will pay for all sums which <b>you</b> become legally liable to pay following loss or damage by any cause in Section 1, perils 1-9 to household goods (other than telephones) rented under the terms of a formal rental agreement while in the <b>insured address</b>.</p>	<ul style="list-style-type: none"> <li>• Any loss unless <b>you</b> are named as the party responsible for the rented goods on the rental agreement with the company concerned.</li> <li>• Any claim in excess of that stated on a 'written down valuation' acceptable to <b>us</b> and supplied from the central accounts office of the rental company concerned.</li> <li>• Any liability assumed by <b>you</b> for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise.</li> <li>• Any loss or damage occurring away from the <b>insured address</b>.</li> <li>• Any loss unless supported by the original rental agreement.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Where rented household goods are shared as a result of multi-occupancy of the <b>insured address</b> <b>we</b> shall only pay your share of the sums which you become legally liable to pay, proportionate to the number of occupants formally residing in the <b>insured address</b>.</li> </ul>
<p><b>Transit at the beginning and end of a college / university term</b></p> <p><b>We</b> will pay for loss of or damage to <b>your personal possessions</b> by any cause in Section 1, perils 1-9 while in direct and undiverted transit for the sole purpose of moving between the <b>insured address</b> and the permanent home address at the beginning and end of each <b>college/university term</b>.</p>	<ul style="list-style-type: none"> <li>• Theft from any private motor vehicle whilst left unattended</li> <li>• Theft while contents are left unattended unless securely locked away from view.</li> <li>• The maximum amount payable is €500 for any single carrying device and its contents.</li> <li>• Any theft where the contents are not stored in a locked boot, or concealed from sight in the glove compartment or luggage section of the vehicle.</li> <li>• Any loss occurring outside the <b>territorial limits</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage to china, glass or pottery.</li> <li>• Loss or damage while <b>your personal possessions</b> are in storage or being moved to or from storage.</li> <li>• Loss or damage caused by damp, vermin or fungus.</li> </ul>

## SECTION 2: REPLACEMENT LOCKS AND KEYS

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>Replacement of locks</b>  <b>We</b> will pay up to the amount shown in <b>your schedule</b> for the cost of replacing keys and locks to an external door at the <b>insured address</b> following damage resulting from burglary.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> </ul>

## SECTION 3: RENTAL PROTECTION

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> in any one <b>period of insurance</b>, in respect of reimbursement of rent paid in advance or due under a signed rental agreement subject to a 14 day deferred period, if <b>you</b> become temporarily totally disabled as a result of <b>sickness</b> or <b>accidental bodily injury</b> which, results in <b>your disablement</b> and are unable to remain in <b>your</b> rented accommodation.</p> <p>Conditions:</p> <ul style="list-style-type: none"> <li>• <b>We</b> will require a Doctor's certificate or letter confirming the <b>accident / sickness</b>.</li> <li>• In the event of a claim, a medical advisor(s) appointed by <b>us</b> shall be allowed as often as may be deemed necessary to examine <b>you</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Any claim directly or indirectly consequent upon or contributed to by:             <ol style="list-style-type: none"> <li>a) <b>Your</b> committing, or attempting to commit suicide or intentional self-inflicted injury.</li> <li>b) <b>Your</b> deliberate exposure to exceptional danger except in an attempt to save human life.</li> <li>c) <b>Your</b> own criminal act.</li> <li>d) While <b>you</b> are under the influence of alcohol.</li> <li>e) <b>You</b> being wholly or partly under the influence of drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.</li> <li>f) <b>Your</b> neurosis, psychoneurosis, psychopathic, or mental diseases or disorders of any type.</li> <li>g) If <b>you</b> are under 16 or over 75 years of age (except where prior agreement has been made).</li> <li>h) Sustained whilst <b>you</b> are engaged in winter sports, mountaineering, racing or any form of operational duties as a member of the armed forces or territorial or reserve army.</li> <li>i) Sustained as a result of <b>you</b> engaging in aviation except when travelling by air as a paying passenger.</li> <li>j) Sustained as the result of <b>you</b> engaging in parachute jumping, bungee jumping, base jumping or free fall jumping, skin-diving, or diving involving breathing apparatus, potholing or hang-gliding or absailing.</li> <li>k) Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex however the syndrome has been acquired or may be named.</li> <li>l) No cover shall be in force for the first 14 days (the deferred period).</li> </ol> </li> </ul>

## SECTION 4: LANDLORDS PROPERTY – TENANTS LIABILITY

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for sums which <b>you</b> become legally liable to pay as damages in respect of:</p> <ul style="list-style-type: none"> <li>• Theft of landlord’s material property in <b>your</b> custody and control for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li> <li>• Fire damage to landlord’s material property in <b>your</b> custody and control for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li> </ul>	<ul style="list-style-type: none"> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss while the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• Damage caused by theft or attempted theft by <b>you</b> or by anyone who is living with <b>you</b>.</li> <li>• Where <b>you</b> share the <b>insured address we</b> shall only pay your share of the sums which <b>you</b> become legally liable to pay proportionate to the number of occupants formally residing at the <b>insured address</b></li> </ul>

## SECTION 5: PERSONAL ACCIDENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay <b>you</b> any appropriate benefit specified below should <b>you</b> sustain injuries resulting solely and directly from <b>accidents</b> caused by external violent and visible means arising during the <b>period of insurance</b> within the <b>territorial limits</b> which directly and independently of any other cause results in <b>disablement</b> as specified within 12 months of the occurrence.</p> <p><b>Benefits</b>  <b>We</b> will pay the <b>sum insured</b> shown in <b>your schedule</b> in respect of any one of the following injuries resulting in permanent total <b>disablement</b> as a result of <b>accidental bodily injury</b> occurring in the <b>territorial limits</b> during the <b>period of insurance</b></p> <p>Total loss of or loss of use of:</p> <ul style="list-style-type: none"> <li>• Visual power of both eyes</li> <li>• Right arm</li> <li>• One leg</li> <li>• Left arm</li> <li>• Right hand</li> <li>• Left hand</li> <li>• Auditive power of both ears</li> <li>• One foot</li> </ul> <p>Permanent total <b>disablement</b> means total inability to continue studies or engage in any gainful employment. Loss of use other than severance must last for two years before compensation is payable, and at that time be beyond likelihood of any improvement.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b></li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> </ul> <p>Cover does not apply to circumstances arising out of or in any way connected with or caused by:</p> <ul style="list-style-type: none"> <li>• Ballooning, bungee jumping, base jumping, scuba diving, aviation other than travelling as a fare-paying passenger on a Scheduled flight, gliding, paragliding, hang-gliding, micro light flying, motor rallying, parachuting, parascending, professional sports, racing of any kind other than on foot, climbing, solo sea sailing, mountaineering, pot holing, caving, polo, show jumping, hunting on horseback, motorcycling as a rider or passenger, jet skiing or jet biking, high diving, white water rafting, canoeing, skiing, ski racing, ski jumping, bobsleighting, tobogganing, ice hockey or any other sport or pastime involving exceptional risk of <b>accident</b>.</li> <li>• The use of machinery.</li> <li>• Any pre-existing physical defect or infirmity</li> <li>• Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or wilful exposure to needless peril.</li> <li>• Solvent abuse.</li> <li>• Any illness directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and mutant derivative thereof.</li> <li>• Whilst a detainee in any prison establishment.</li> <li>• Whilst driving with more than the legally permitted level of alcohol in the blood.</li> <li>• Any claim where <b>you</b> cannot supply a report from <b>your</b> own doctor or consultant if required by <b>us</b>. <b>We</b> may require <b>you</b> to be further medically examined by <b>our</b> doctor, <b>you</b> shall as often as required agree to medical examination at <b>our</b> expense.</li> </ul>

## SECTION 6: ACCIDENTAL DEATH OF A PARENT OR GUARDIAN

This section only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay <b>you</b> up to the amount shown in <b>your schedule</b> following <b>accidental</b> death of a parent or guardian on whom <b>you</b> are financially dependent to complete <b>your</b> course, such death to arise solely from <b>bodily injury</b> by external violent and visible means during the <b>period of insurance</b>.</p>	<ul style="list-style-type: none"> <li>• Any claim not supported by a death certificate</li> <li>• Any claim in relation to a parent or guardian who is not a resident within the <b>territorial limits</b>.</li> <li>• Any claim where <b>the insured</b> does not continue on the course they were attending within 12 months.</li> <li>• Any claim where <b>the insured</b> cannot provide proof that they were financially dependent on the parent or guardian that suffered <b>accidental</b> death.</li> <li>• Any costs not attributed to course fees or signed under a rental agreement.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b></li> </ul>

## SECTION 7: ACCIDENTAL DAMAGE

TO AUDIO EQUIPMENT, CAMERA EQUIPMENT, DESKTOP COMPUTER EQUIPMENT, GAMES CONSOLES, TELEVISION, VIDEO AND DVD PLAYERS.

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p>We will pay up to the <b>sum insured</b> shown in <b>your schedule</b> under Section 1, perils 1-9 for <b>accidental</b> damage occurring within <b>your insured address</b> in respect of:</p> <p>Audio equipment, camera equipment, <b>desktop computer equipment</b>, games consoles, television, video and DVD player, owned by <b>you</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• The maximum amount payable for any single item /pair or set is €1,000.</li> <li>• Theft from any private motor vehicle.</li> <li>• Any damage occurring outside of the <b>insured address</b>.</li> <li>• Jewellery and articles of precious metal, clocks, watches, furs, pictures, works of art, curios and collections.</li> <li>• <b>Money</b>.</li> <li>• Mobile Phones.</li> <li>• Laptop &amp; portable computers.</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, <b>consequential loss</b> or property more specifically covered by this or any other insurance</li> <li>• Loss or damage by any heating process</li> </ul>

## SECTION 8: DESKTOP COMPUTER EQUIPMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for loss of or damage to <b>your desktop computer equipment</b> caused by any of the insured events listed under Section 1, perils 1-9 whilst in the <b>insured address</b> when the <b>insured address</b> is <b>occupied</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Theft from an unattended 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, beetles 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, <b>consequential loss</b> or property more specifically insured by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Loss or damage occurring when the <b>insured address</b> is <b>unoccupied</b></li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Loss or damage caused by pets.</li> <li>• Any loss, damage, breakage or destruction to any property or <b>consequential loss</b> or liability directly caused by or contributed to by or arising from:             <ul style="list-style-type: none"> <li>- The failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information command or instruction, whether or not such had been programmed into the equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information data command or instruction, whether or not such had been programmed into such equipment</li> <li>- Interruption of or interference with data in electronic equipment resulting in the loss destruction or corruption transmission or corruption of data.</li> <li>- The transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like unauthorised access to a system or data for the purpose of this exclusion data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware.</li> </ul> </li> </ul>

## SECTION 9: LAPTOP & PORTABLE COMPUTER EQUIPMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p>We will pay up to the amount shown in <b>your schedule</b> for theft or <b>accidental</b> damage to <b>your laptop &amp; portable computer equipment</b> occurring anywhere with the <b>territorial limits</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Any claim outside of the <b>territorial limits</b>.</li> <li>• Theft from unattended motor vehicles.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</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, beetles 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, <b>consequential loss</b> or property more specifically insured by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• Loss or damage occurring when the <b>insured address</b> is <b>unoccupied</b></li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Loss or damage caused by pets.</li> <li>• Any loss, damage, breakage or destruction to any property or <b>consequential loss</b> or liability directly caused by or contributed to by or arising from:             <ul style="list-style-type: none"> <li>- The failure or inability of any electronic equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information command or instruction, whether or not such had been programmed into the equipment to correctly recognise any data, correctly capture, save, retain, manipulate, interpret or process any data information data command or instruction, whether or not such had been programmed into such equipment</li> <li>- Interruption of or interference with data in electronic equipment resulting in the loss destruction or corruption transmission or corruption of data.</li> <li>- The transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like unauthorised access to a system or data for the purpose of this exclusion data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware.</li> </ul> </li> </ul>

## SECTION 10:MOBILE PHONES

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p>We will pay up to the amount shown in <b>your schedule</b> for theft or <b>accidental</b> damage of <b>your mobile phone</b> occurring anywhere within the <b>territorial limits</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Any claim outside of the <b>territorial limits</b>.</li> <li>• For any loss suffered as a result of not being able to use the insured phone.</li> <li>• Mobile phone accessories.</li> <li>• The cost of unauthorised calls.</li> <li>• For theft of the insured phone:             <ul style="list-style-type: none"> <li>- From an unattended motor vehicle.</li> <li>- From <b>you</b> except where it has been concealed and not left unattended or force has been used or threatened.</li> <li>- Where <b>you</b> have not taken precautions to prevent the theft of the insured phone.</li> <li>- Where theft of the insured phone has not been reported to the Gardai within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.</li> <li>- Where <b>you</b> have not notified <b>your</b> airtime provider within 24 hours of discovery of the theft.</li> </ul> </li> <li>• For damage caused by:             <ul style="list-style-type: none"> <li>- <b>You</b> deliberately damaging or neglecting the insured phone.</li> <li>- Not following the manufactures instructions.</li> <li>- Damage caused by anything happening gradually.</li> <li>- Pets</li> </ul> </li> <li>• For <b>accidental</b> damage where the insured phone has not been sent to <b>us</b> for inspection.</li> <li>• For repair or replacement cost for:             <ul style="list-style-type: none"> <li>- Loss caused by manufactures defect or recall of the insured phone.</li> <li>- Loss, damage or theft of smart or SIM cards unless installed in the insured phone and in <b>your</b> possession.</li> <li>- Any cosmetic damage to the insured phone which doesn't affect the operation of the handset.</li> <li>- Any repairs carried out by the person not authorised by <b>us</b>.</li> <li>- Loss or damage or recoverable under the terms of any other guarantee, warranty or insurance.</li> <li>- Loss, damage or theft of a smart or SIM card which has not been removed from the insured phone before the insured phone is sent off to be repaired.</li> </ul> </li> <li>• For any mobile phone purchased outside of the <b>territorial limits</b>.</li> <li>• <b>Accidental</b> loss</li> <li>• Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical breakdown &amp; loss of value</li> <li>• Customs or other official body confiscating your belongings</li> <li>• Loss or damage caused by neglect</li> </ul>

SECTION 11:  
SPECIFIED ITEMS

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the <b>sum insured</b> specified in <b>your schedule</b> for loss or <b>accidental</b> damage to <b>your</b> specified items listed in <b>your schedule</b> occurring anywhere within the <b>territorial limits</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Any claim outside of the <b>territorial limits</b>.</li> <li>• Theft from unattended motor vehicles.</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, beetles 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, <b>consequential loss</b> or property more specifically insured by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Property more specifically insured under this or any other policy.</li> <li>• <b>Laptop and portable computer equipment</b> and accessories.</li> <li>• Pedal cycles and accessories.</li> <li>• Mobile phones and accessories.</li> <li>• Loss or damage while the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Loss or damage caused by pets.</li> <li>• Loss or damage to property permanently in any premises <b>you</b> or any member of your family owns, leases or rents except the <b>insured address</b> or your temporary home address.</li> </ul>

SECTION 12:  
COLLEGE / UNIVERSITY PROPERTY ON LOAN

This section only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS <b>NOT</b> COVERED
<p><b>We</b> will pay up to the <b>sum insured</b> specified in <b>your schedule</b> for loss or damage which <b>you</b> are legally liable for to <b>college/ university</b> property on loan caused by any of the insured events listed under Section 1, perils 1-9 while <b>you</b> are:</p> <ul style="list-style-type: none"> <li>• In <b>your insured address</b></li> <li>• In <b>your</b> permanent home address</li> <li>• In direct transit at the beginning and end of each <b>college/university term</b> while moving between the <b>insured address</b> and the permanent home address.</li> </ul>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any amount above the <b>sum insured</b> stated on <b>your policy schedule</b>.</li> <li>• Any claim, which is not supported by a bill from your <b>college /university</b>.</li> <li>• Any loss outside of the <b>territorial limits</b>.</li> <li>• Property unless it is in <b>your</b> immediate custody and control.</li> <li>• Theft from an unattended motor vehicle.</li> </ul>



## BASIS OF SETTling CLAIMS

### HOW WE SETTLE CLAIMS FOR PERSONAL ACCIDENT

- 1) **We** will pay any benefit under this policy to **you** if **you** are living, otherwise to **your** estate.
- 2) Interest will not be added to any amount payable.
- 3) **We** shall only pay one benefit in connection with the same **accident**.
- 4) **You** must produce for **us**, any medical certificates and other evidence, which may be required to support **your** claim. In addition, **you** must submit to a medical examination, at **our** expense, as required in connection with any claim.
- 5) If an **accident** happens which gives rise to a claim and for which **we** make payment under permanent total **disablement** or total loss of one or more limbs or eyes, the policy shall cease to apply.

### HOW WE SETTLE CLAIMS FOR ALL OTHER SECTIONS OF THE POLICY

- 1) If an item has been damaged and it can be economically repaired **we**, or **our** representative will either arrange or authorise repair and **we**, or **our** representative will pay the cost of repair. Otherwise, **we**, or **our** representative will replace the item with a new one of similar quality through **our** preferred suppliers, or at **our** option, **we**, or **our** representative will pay the replacement cost of a new item of similar quality.  
If **we**, or **our** representative agree not to repair or replace an item, at **our** option **we**, or **our** representative will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.
- 2) **We**, or **our** representative will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific item or part of one item or to a clearly defined area.
- 3) **We**, or **our** representative will not pay for any loss of value to any item, which **we** have repaired or replaced.
- 4) Where an **excess** applies, this will be taken off the amount of **your** claim.
- 5) If loss or damage happens and the **sum insured** on **your schedule** is less than the cost of replacing all **your** possessions as new, **we**, or **our** representative will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

The most **we**, or **our** representative **will** pay for any one claim is the amount it will cost **us** to replace all **your** possessions as new but not more than the **sum insured** and any limits shown in **your schedule**.

### CLAIM CONDITIONS

- 1) **We**, or **our** representative are entitled in the event of any loss of or damage to property to enter any building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a manner. No property may be abandoned to **us**.
- 2) **You** must advise **us** as immediately as is practicable of any loss or event, which may give rise to a claim under the policy. Such notification must be within 31 calendar days of discovery of such event.
- 3) Every letter, claim, writ, summons and process must be forwarded to **us** on receipt. Written notice must also be given to **us** immediately **you** have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this policy. No admission, offer, promise, payment or indemnity made or given by or on behalf of **you** without **our** written consent.
- 4) **We**, or **our** representative shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim under this policy.
- 5) **We**, or **our** representative will be entitled at any time in **our** or **your** name to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and **you** will give **us** all the information and assistance **we** may require. Upon payment of any claim under this policy (other than for repair) any part of the property insured in respect of which payment is made will belong to **us** subject to **your** right to reclaim it upon repayment to **us** of the amount paid.
- 6) If at any time any claim arises under this policy and there is other insurance covering the same loss or liability or any part thereof **we** shall not pay more than a rateable proportion of such claim.
- 7) If **you** find a credit card is missing tell the credit card company immediately and tell **us** as soon as **you** can.
- 8) If **you** are a victim of theft, riot, vandalism or something is lost, tell the Gardai within 24 hours of discovering the loss or damage and ask for an incident number, then tell **us** as soon as **you** can.
- 9) **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.
- 10) **You** must give **us** all the information **we** ask about any claim. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.
- 11) First notification of any claim may be made by:

**PHONE:** 01 2075110

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will at <b>our</b> option repair or replace the lost or damaged property or pay in cash or vouchers the amount of the loss or damage.</p> <p>If the damage can be repaired but repair or reinstatement is not carried out, <b>we</b> will pay the reduction in the value of the item in cash or vouchers resulting from the damage, but not exceeding the estimated cost of repair.</p> <p><b>We</b> will not automatically reinstate the <b>sum insured</b> under <b>your</b> policy in the event of a claim, unless <b>we</b> have given <b>you</b> written notice to the contrary before payment.</p>	<ul style="list-style-type: none"> <li>• <b>We</b> will not pay more in total than the <b>sum insured</b> stated on <b>your schedule</b> and this must be adequate to cover the full cost of replacing as new all items, other than clothing, household linen and rented household goods, and <b>college/university</b> property on loan.</li> <li>• <b>We</b> will deduct an amount for wear, tear and depreciation in respect of: <ul style="list-style-type: none"> <li>- Clothing and household linen.</li> <li>- Rented household goods.</li> <li>- <b>College/university</b> property on loan.</li> </ul> </li> </ul>

## GENERAL CONDITIONS APPLICABLE TO YOUR WHOLE POLICY

**You** must comply with the following conditions to have the full protection of **your** cover.

If **you** do not comply with these conditions, **we** may at **our** option, cancel the policy or refuse to deal with **your** claim.

### 1) The Value of Your Property

**You** must notify **your** agent immediately if at any time the **sums insured** for **your personal possessions, computer equipment**, and specified items extensions are less than the cost of replacing all these items as new, except for clothing and household linen, rented goods and **college** property on loan where a deduction will be made for wear and tear.

If at any time the **replacement value** exceeds the **sum insured** on **your schedule**, in the event of a claim, **your** financial position could be seriously prejudiced by the application of the average condition.

### 2) Average

If at the time of a loss or damage **you** own or are legally responsible for **personal possessions, computer equipment**, and specified items, which in total has a greater value than the **sum insured**, **you** will be regarded as **your** own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage.

### 3) Duty of Care

**You** must at all times

- a) Take steps to prevent **accident**, loss or damage.
- b) Take steps to ensure that all external doors and accessible windows to the **insured address** or the building, which contains the **insured address**, are fitted where possible with secure and robust locks, which should be left operative whenever the **insured address** is left **unoccupied**.
- c) Maintain all the property insured in a sound condition and allow **us** to have at all times access to it.
- d) On discovery of any event which may give rise to a claim **you** must without delay:
  - i) Give written notice to **us** stating all particulars known to **you**.
  - ii) If any part of the property insured is lost, stolen, or damaged by thieves, notify the police immediately and do everything possible to discover any guilty person and recover the missing property.
  - iii) Supply to **us** all such proofs, information and other evidence relating to the claim as **we** may require.

No claim can be settled unless notified to **us** in accordance with the terms of this condition.

### 4) Fraud

If any claim is in any respect fraudulent or, if any fraudulent means or devices are used by **you**, or anyone acting on **your** behalf to obtain benefit under this policy all benefit to **you** will be forfeited.

### 5) Cancellation

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, **your** agent 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 €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.

- 6) **Arbitration**  
If any difference arises as to the amount being paid under this policy (liability being otherwise admitted) such difference will be referred to an arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this condition to be referred to **arbitration** the making of any award shall be a condition precedent to any right of action against **us**.
- 7) **Policy Terms**  
The due observance and fulfilment of the terms of this policy so far as they relate to anything to be done or complied with by **you** and the truth of the proposals shall be conditions precedent to **our** liability to make any payment under this policy.
- 8) **Change of address**  
**You** must notify **your** agent of any change of address in writing within 14 days if cover is to apply in any address other than the **insured address**. Where the **insured address** is a designated halls of residence, there will be no under this insurance beyond 14 days given for such notification. A new policy will then be required.
- 9) **Unoccupancy**  
When the **insured address** is **unoccupied** for more than 48 hours it is a condition of the insurance that
- All external doors must be fitted with secure and robust locks
  - All accessible windows must be secured with window locks
  - Intruder alarms, where installed, must be put into operation
- 10) **Material Facts**  
The policy will be voidable in the event of mis-representation, mis-description or non-disclosure or any material facts i.e. those circumstances which may influence **us** in **our** acceptance or assessment of this insurance. If **you** are in any doubt as to whether a fact is material, please disclose it.

## GENERAL EXCLUSIONS APPLICABLE TO YOUR WHOLE POLICY

These exclusions apply to the whole policy

- 1) **Radioactive contamination**  
**We** will not pay for any expense, **consequential loss**, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by or arising from
- a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 2) **War Risks**  
**We** will not pay for any loss or damage from a direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 3) **Sonic Bangs**  
**We** will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 4) **Pollution or contamination**  
**We** will not pay for any claim or expense of any kind caused directly or indirectly by pollution or contamination, other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**.
- All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the same time such incident takes place.
- 5) **Reduction in value**  
**We** will not pay for any reduction in the value of the property insured following repair, reinstatement or replacement paid for under this policy.

6) **Miscellaneous exclusions**

**We** will not pay for:

- a) Any liability arising from an agreement, which would not have existed in the absence of that agreement.
- b) Any **accident**, injury, loss or damage occurring before the cover under this policy started.
- c) Any loss or damage caused by deception, unless it is only entry that is gained by deception.
- d) Any liability arising directly or indirectly from any business, profession or trade.
- e) Any liability arising directly or indirectly from the transmission of:
  - Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
  - Any communicable disease

By **you** or any person living with **you**.

- f) Any property primarily owned or held in trust in connection with any business, profession or trade, other than that relating to the letting of **your** property.
- g) Any property used for entertaining where any form of payment is received.

7) **Uninsurable Risks**

**We** will not pay for:

- a) The cost of maintenance.
- b) Damage caused by wear and tear, atmospheric and climatic conditions (other than storm or flood), rot, fungus, insects, vermin or any gradually operating cause.
- c) Damage caused by the process of cleaning, dyeing, repair or restoration.
- d) Mechanical or electrical breakdown.
- e) Damage to any property or appliance by or resulting from the failure of part of it (whether belonging to **you** or not) correctly to recognise or respond to any date whether occurring before, during or after the year 2000.
- f) Confiscation or detention by order of any Government, Public or Police Authority.

8) **Matching items**

**We** will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or damage only affects one part of the set.

9) **Existing and deliberate damage**

**We** will not pay for any loss or damage, which happens before this cover starts, or which arises from an event before cover starts or any loss or damage caused deliberately by **you** or any member of **your** family.

10) **Terrorism**

This insurance does not cover any loss, damage, liability, cost or expense of any kind directly or indirectly terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

11) **Electronic Data**

This policy does not cover loss or damage under any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## HOW TO MAKE A CLAIM

### CLAIM NOTIFICATION

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Where **we** can offer repair or replacement through a preferred supplier but on request, **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

## IMPORTANT CONTACTS

### MANAGE YOUR POLICY

Adjust your policy cover	<a href="mailto:customerservices@cover4students.com">customerservices@cover4students.com</a>
Renew your policy	<a href="http://www.cover4students.ie">www.cover4students.ie</a>

### MAKE A CLAIM

Telephone	01 207 5110
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### PHONE US

General Enquiries, Renewals & Policy Adjustments	0044 161 772 3373
Claims Notification	01 207 5110

### WRITE TO US

UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB, UK
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### REQUEST A CALL BACK

Email	<a href="mailto:callme@cover4students.com">callme@cover4students.com</a>
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