

## Campus Block Halls Insurance Master Policy Schedule of Insurance

Methodist International House, Manchester | Master Policy No: MIHM2016

**COVER START DATE** Upon commencement of your tenancy agreement with Methodist International House, Manchester

**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 [www.cover4insurance.com/mihm](http://www.cover4insurance.com/mihm)

COVER DESCRIPTION		COVER INCLUDED	SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£3,500
SECTION 1A	REPLACEMENT LOCKS & KEYS	YES	£50
SECTION 2B	COMPUTER EQUIPMENT   ROOM ONLY	YES	£1,500
SECTION 3	VACATION COVER	YES	£3,500
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	£250
SECTION 12	LANDLORDS PROPERTY - TENANTS LIABILITY	YES	£5,000
SECTION 13	ACCIDENTAL DEATH OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	YES	£5,000
ENDORSEMENT 5B	ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT   ROOM ONLY	YES	£1,500

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance	
POSSESSIONS SINGLE ITEM LIMIT	£1,167
COMPUTER EQUIPMENT	£1,500
JEWELLERY, WATCHES & OTHER VALUABLES	£1,167
MUSIC, VIDEO, DVD, SOFTWARE & OTHER DATA CARRYING MEDIA	£350
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,167
TV, GAMES CONSOLES, VIDEO AND DVD PLAYERS	£1,167
AUDIO EQUIPMENT	£1,167

### PRINCIPAL EXCLUSIONS

- The first £10 of any loss.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles & mobile phones (unless basic cover is extended).
- Cover outside of the insured accommodation (unless basic cover is extended).

## INSURER INFORMATION

This Campus Block Halls policy has been arranged on behalf of Cover4students.com. Cover4students.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk).

For cover sections 1-5 and 7-24, this insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA.

This schedule, together with the policy wording, certifies that insurance has been effected in respect of sections 1-5 and 7-24 between you and the insurer. In return for payment of the premium specified in the schedule, the insurer agrees to insure you in accordance with the terms and conditions in or endorsed on these documents. The insurer has entered into a Binding Authority Contract (reference B6839EW002) with Avid Insurance Services Limited under which the insurer has authorised Avid Insurance Services Limited to sign and issue these documents as its agent.

## WHAT ARE YOU INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion and lighting.

In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

## YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage. Failure to do so, may affect your right to make a claim.

## WHERE ARE YOU INSURED?

You are covered within your accommodation, or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

## WHEN DOES YOUR COVER START?

Basic cover commences at the start of your tenancy agreement with the Methodist International House, Manchester for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2017 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

## HOW TO APPLY FOR OPTIONAL EXTENSIONS

**BUY SECURELY ONLINE:** [www.cover4insurance.com/mihm](http://www.cover4insurance.com/mihm)

Register your details, 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/mihm](http://www.cover4insurance.com/mihm)

PHONE US: **0161 974 1101\***

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

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\* For our joint protection calls may be recorded and/or monitored. Calls will be charged at a maximum of 5p per minute from BT lines.  
Calls from non-BT lines may vary. Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

**ENDORSEMENTS APPLYING**

**ENDORSEMENT 5B: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT | ROOM ONLY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £1,500 during the <b>period of insurance</b> for <b>accidental damage to your computer equipment</b> occurring within <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>• The maximum amount payable for single item / group limits stated in the <b>schedule</b>.</li> <li>• Theft from a 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 manufacturers 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, consequential loss or property more specifically covered by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• Damage to any property, appliance, or any part of it (whether belonging to <b>you</b> or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.</li> </ul>