



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 20-21.

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 Cover4students.com & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Cover4students.com is a trading style of UK & Ireland Insurances Service (Online) Limited. UK & Ireland Insurances Service (Online) Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

LAW APPLICABLE TO CONTRACT

You and **we** may choose which law applies to this contract. Unless **we** agree with **you** in writing, this insurance is governed by Irish law.

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 cover4students.com 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.

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:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with **policy** terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided cover4students.com with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

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 Cover4students.com who arranged the Insurance on **your** behalf at:

UK & Ireland Services (Online) Limited

The Stables

Old Co-op Yard

Warwick Street

Manchester

M25 3HB

Tel: 0044 161 772 3373

Email: customerservices@cover4students.com

CLAIMS

Cunningham Lindsey

The Penthouse

Block B

Cookstown Court

Old Belgard Road

Tallaght

Dublin 24.

Tel +353 1 2075100

Email: info@cl-ie.com

UNRESOLVED COMPLAINTS

If **your** complaint about **your** claim cannot be resolved by the end of the third working day **your** complaint will be passed 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

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

You may contact the Financial Services and Pensions Ombudsman (FSPO):

Financial Services and Pensions Ombudsman
 Lincoln House
 Lincoln Place
 Dublin 2
 D02 VH29
 Tel: (01) 567 7000
 Email: info@fspoi.ie
 Website: www.fspoi.ie

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

DEFINITIONS	
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>Accident / Accidental This means a sudden, unexpected unusual specific event, which occurs at a definable time and place.</p>	
<p>Bodily Injury Is sustained by the insured person during the period of insurance is caused by an accident and occasions the disablement of the insured person within twelve calendar months from the date of the accident.</p>	
<p>College / University The university or college at which you are a full-time student.</p>	
<p>College / University Term (s) The weeks of full college/university academic activity as published by your college/University.</p>	
<p>Consequential Loss We will only pay costs which are incurred as a direct consequence of the event which led to the claim you are making under this policy. For example, we will not pay mobile telephone call charges following the loss of a mobile telephone.</p>	
<p>Credit Card (s) Credit, cheque, charge and cash dispenser cards all belonging to you solely for private use.</p>	
<p>Desktop Computer Equipment Your monitor, hard drive, mouse, keyboard, printer, and accessories up to the amount shown in your schedule including preloaded computer software.</p>	<ul style="list-style-type: none"> • Equipment used for business purposes. • Loss or damage resulting from any heating process. • Consequential loss of any kind. • Laptop and portable computer equipment
<p>Disablement Means disablement, which entirely prevents you from attending to major duties of your own studies.</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>Endorsement A change of your details or cover, which appears on your schedule and forms part of your possessions policy.</p>	
<p>Excess The amount, which you are responsible for paying in the event of a claim under your possessions policy. If claims are made under two or more sections for loss or damage resulting from the same cause at the same time, only one excess will be deducted from the total amount of the claim payment. If the amount of the claim is in excess of the limit of the sum insured in respect of such claim the excess will be deducted from such limit.</p>	
<p>Forcible and Violent Entry Forcible and violent entry or exit to or from your accommodation, which is evident by damage to the building at the point of entry/exit.</p>	
<p>Insured Address The room or rooms occupied by you at the address stated on your schedule.</p>	
<p>Laptop & Portable Computer Equipment 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"> • Satellite navigation equipment & portable electronic game machines • Memory sticks and disks • Loss or damage resulting from any heating process • Equipment used for business purposes • Consequential loss of any kind • Desktop computer equipment
<p>Money 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 you.</p>	<ul style="list-style-type: none"> • Securities, promotional vouchers, lottery and raffle tickets and Air Miles vouchers • Money used or held for business purposes.
<p>Occupied The insured address is left unoccupied for no more than 30 consecutive days</p>	
<p>Period of Insurance As shown in your schedule.</p>	
<p>Personal Possessions All household goods and clothing belonging to you or household goods rented to you for which you are legally responsible under a written agreement making you responsible for insuring them.</p>	<ul style="list-style-type: none"> • Caravans, boats, motor vehicles, trailers, vessels, aircraft, surf & sailboards and their respective parts or accessories • Mobile phones their accessories and related costs • Securities or documents of any kind. • Living creatures. • Personal possessions used for business purposes. • Pedal cycles and accessories. • Property more specifically insured by this or another policy. • Desktop, laptop or portable computer equipment and accessories. • Contact lenses. • Money and credit cards.
<p>Possessions Policy This comprises your signed proposal form, policy booklet, your schedule and any endorsements.</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>Replacement Value The cost of replacing items as new, except for clothing, household linen, rented household goods and college/university property on loan, where a deduction is made for wear and tear.</p>	
<p>Schedule The document detailing the sections of your possessions policy, which states your sums insured and any special terms, and conditions, which may apply.</p>	
<p>Sickness Means your sickness, which is declares itself during the period of insurance and causes your disablement within twelve months of declaring itself.</p>	
<p>Single Article Limit The limit that applies to any individual item insured before the deduction of any excess. For the purpose of this insurance sets or pairs of items are not regarded as single articles separately.</p>	
<p>Student A person who is studying for a degree or other recognised qualification at a college/university in the Republic of Ireland.</p>	
<p>Sum Insured The amount stated for each section of cover as shown in your schedule or notified to you at renewal.</p>	
<p>Territorial Limits The Republic of Ireland and Northern Ireland.</p>	
<p>Unoccupied Where you have not stayed in the insured address for 30 consecutive days or more prior to a loss being discovered.</p>	
<p>Valuables 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>We / Us / Our UK General Insurance Ltd on behalf of Great Lakes Insurance SE</p>	
<p>You / Your / The Insured The person named as the policyholder in your schedule.</p>	

SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for loss or damage to your personal possessions by the following causes, whilst they are in the insured address when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Amounts above the single article limit of €1,000.
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"> • Loss or damage caused by dampness or condensation • Loss or damage to personal possessions left in the open.
5. Subsidence or heave of the site on which the insured address stands or landslide or landslide.	<ul style="list-style-type: none"> • Loss or damage caused by coastal or river erosion. • Loss or damage caused by bedding down of new structures or settlement of newly made up ground. • Loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the insured address. • Any claim for which compensation is provided by another source. • Loss or damage resulting from demolition or structural repairs or alterations to the insured address. • 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. • Loss or damage caused by or from faulty workmanship or materials or poor or faulty design.
6. <ul style="list-style-type: none"> - Escape of oil from any fixed domestic heating installation. - Escape of water from any washing machine, dishwasher, refrigerator or freezer, fixed domestic water or heating installation or fixed fish tank. 	<p>Loss or damage</p> <ul style="list-style-type: none"> • Occurring when the insured address is unoccupied. • To the component or appliance from which the water or oil escapes.
7. Theft or attempted theft.	<ul style="list-style-type: none"> • Theft from an unattended motor vehicle. • Loss or damage caused by you or anyone who lives with you or by anyone to whom any part of the insured address is let. • Any claim unless force or violence is used to get into or out of the insured address. • Loss or damage occurring when the insured address is unoccupied.
8. Impact within the insured address , involving a vehicle, train or animal.	<p>Damage caused by</p> <ul style="list-style-type: none"> • Domestic pets for which you are responsible; • Insects or vermin.
9. Impact within the insured address 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 NOT COVERED
<p>Possessions temporarily away from the insured address We will pay for loss of or damage to your personal possessions by any cause in Section 1, perils 1-9 while temporarily removed from the insured address to:</p> <ul style="list-style-type: none"> • Your permanent home address. • Any occupied private dwelling. • Any other building where you are temporarily residing. 	<ul style="list-style-type: none"> • The maximum amount payable is €500 unless your personal possessions are in your permanent home address in which case cover is as shown in your schedule. • Any loss resulting from theft unless following forcible and violent entry except in your permanent home address. • Any loss or damage occurring outside the territorial limits. • The excess shown in your schedule. • Loss or damage while your personal possessions are in storage. • Anything under 'what is not covered' paragraphs for any other cause.
<p>Liability for rented household goods We will pay for all sums which you 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 insured address.</p>	<ul style="list-style-type: none"> • Any loss unless you are named as the party responsible for the rented goods on the rental agreement with the company concerned. • Any claim in excess of that stated on a 'written down valuation' acceptable to us and supplied from the central accounts office of the rental company concerned. • Any liability assumed by you for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise. • Any loss or damage occurring away from the insured address. • Any loss unless supported by the original rental agreement. • The excess shown in your schedule. • Where rented household goods are shared as a result of multi-occupancy of the insured address we 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 insured address.
<p>Transit at the beginning and end of a college / university term We will pay for loss of or damage to your personal possessions by any cause in Section 1, perils 1-9 while in direct and undiverted transit for the sole purpose of moving between the insured address and the permanent home address at the beginning and end of each college/university term.</p>	<ul style="list-style-type: none"> • Theft from any private motor vehicle whilst left unattended • Theft while contents are left unattended unless securely locked away from view. • The maximum amount payable is €500 for any single carrying device and its contents. • 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. • Any loss occurring outside the territorial limits. • The excess shown in your schedule. • Loss or damage to china, glass or pottery. • Loss or damage while your personal possessions are in storage or being moved to or from storage. • Loss or damage caused by damp, vermin or fungus.

SECTION 2: REPLACEMENT LOCKS AND KEYS

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

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

SECTION 3: RENTAL PROTECTION

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule in any one period of insurance, in respect of reimbursement of rent paid in advance or due under a signed rental agreement subject to a 14-day deferred period, if you become temporarily totally disabled as a result of sickness or accidental bodily injury which, results in your disablement and are unable to remain in your rented accommodation.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • We will require a Doctor's certificate or letter confirming the accident / sickness. • In the event of a claim, a medical advisor(s) appointed by us shall be allowed as often as may be deemed necessary to examine you. 	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your policy schedule. • Any claim directly or indirectly consequent upon or contributed to by: <ol style="list-style-type: none"> a) Your committing or attempting to commit suicide or intentional self-inflicted injury. b) Your deliberate exposure to exceptional danger except in an attempt to save human life. c) Your own criminal act. d) While you are under the influence of alcohol. e) You 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. f) Your neurosis, psychoneurosis, psychopathic, or mental diseases or disorders of any type. g) If you are under 16 or over 75 years of age (except where prior agreement has been made). h) Sustained whilst you 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. i) Sustained as a result of you engaging in aviation except when travelling by air as a paying passenger. j) Sustained as the result of you 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. k) Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex however the syndrome has been acquired or may be named. l) No cover shall be in force for the first 14 days (the deferred period).

SECTION 4: LANDLORDS PROPERTY – TENANTS LIABILITY

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

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

SECTION 5: PERSONAL ACCIDENT

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay you any appropriate benefit specified below should you sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the period of insurance within the territorial limits which directly and independently of any other cause results in disablement as specified within 12 months of the occurrence.</p> <p>Benefits We will pay the sum insured shown in your schedule in respect of any one of the following injuries resulting in permanent total disablement as a result of accidental bodily injury occurring in the territorial limits during the period of insurance</p> <p>Total loss of or loss of use of:</p> <ul style="list-style-type: none"> • Visual power of both eyes • Right arm • One leg • Left arm • Right hand • Left hand • Auditive power of both ears • One foot <p>Permanent total disablement 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"> • The excess shown in your schedule • Any amount above the sum insured stated on your policy schedule. <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"> • 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 accident. • The use of machinery. • Any pre-existing physical defect or infirmity • Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or wilful exposure to needless peril. • Solvent abuse. • 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. • Whilst a detainee in any prison establishment. • Whilst driving with more than the legally permitted level of alcohol in the blood. • Any claim where you cannot supply a report from your own doctor or consultant if required by us. We may require you to be further medically examined by our doctor, you shall as often as required agree to medical examination at our expense.

SECTION 6: ACCIDENTAL DEATH OF A PARENT OR GUARDIAN

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

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

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 NOT COVERED
<p>We will pay up to the sum insured shown in your schedule under Section 1, perils 1-9 for accidental damage occurring within your insured address in respect of:</p> <p>Audio equipment, camera equipment, desktop computer equipment, games consoles, television, video and DVD player, owned by you.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your policy schedule. • The maximum amount payable for any single item /pair or set is €1,000. • Theft from any private motor vehicle. • Any damage occurring outside of the insured address. • Jewellery and articles of precious metal, clocks, watches, furs, pictures, works of art, curios and collections. • Money. • Mobile Phones. • Laptop & portable computers. • Loss or damage caused by or arising from <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause. - Faulty design or workmanship or the use of faulty materials. - Moths, insects, parasites, beetle or vermin. - Corrosion, fungus, mildew or rot. - Atmospheric or climatic conditions, frost or the action of light. - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically covered by this or any other insurance • Loss or damage by any heating process

SECTION 8 : DESKTOP COMPUTER EQUIPMENT

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for loss of or damage to your desktop computer equipment caused by any of the insured events listed under Section 1, perils 1-9 whilst in the insured address when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your policy schedule. • Theft from an unattended motor vehicle. • Loss or damage caused by or arising from: <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause. - Faulty design or workmanship or the use of faulty materials. - Moths, insects, parasites, beetles or Vermin. - Corrosion, fungus, mildew or rot. - Atmospheric or climatic conditions, frost or the action of light. - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • The cost of replacing data and software, which has not been purchased commercially. • Loss or damage occurring when the insured address is unoccupied • Customs or other official body confiscating your belongings. • Loss or damage caused by pets. • Any loss, damage, breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from: <ul style="list-style-type: none"> - 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 - Interruption of or interference with data in electronic equipment resulting in the loss destruction or corruption transmission or corruption of data. - 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.

SECTION 9: LAPTOP & PORTABLE COMPUTER EQUIPMENT

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for theft or accidental damage to your laptop & portable computer equipment occurring anywhere with the territorial limits.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your policy schedule. • Any claim outside of the territorial limits. • Theft from unattended motor vehicles. • The cost of replacing data and software, which has not been purchased commercially. • Loss or damage caused by or arising from: <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause. - Faulty design or workmanship or the use of faulty materials. - Moths, insects, parasites, beetles or Vermin. - Corrosion, fungus, mildew or rot. - Atmospheric or climatic conditions, frost or the action of light. - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • Loss or damage occurring when the insured address is unoccupied • Customs or other official body confiscating your belongings. • Loss or damage caused by pets. • Any loss, damage, breakage or destruction to any property or consequential loss or liability directly caused by or contributed to by or arising from: <ul style="list-style-type: none"> - 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 - Interruption of or interference with data in electronic equipment resulting in the loss destruction or corruption transmission or corruption of data. - 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.

SECTION 10: MOBILE PHONES

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

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

SECTION 11: SPECIFIED ITEMS

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the sum insured specified in your schedule for loss or accidental damage to your specified items listed in your schedule occurring anywhere within the territorial limits.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on your policy schedule. • Any claim outside of the territorial limits. • Theft from unattended motor vehicles. • Loss or damage caused by or arising from: <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause. - Faulty design or workmanship or the use of faulty materials. - Moths, insects, parasites, beetles or Vermin. - Corrosion, fungus, mildew or rot. - Atmospheric or climatic conditions, frost or the action of light. - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • The cost of replacing data and software, which has not been purchased commercially. • Property more specifically insured under this or any other policy. • Laptop and portable computer equipment and accessories. • Pedal cycles and accessories. • Mobile phones and accessories. • Loss or damage while the insured address is unoccupied. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets. • Loss or damage to property permanently in any premises you or any member of your family owns, leases or rents except the insured address or your temporary home address.

SECTION 12: COLLEGE / UNIVERSITY PROPERTY ON LOAN

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

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

SECTION 13: PEDAL CYLES

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage of your pedal cycle up to the sum insured stated in the schedule occurring anywhere within the territorial limits.</p>	<ul style="list-style-type: none"> • the excess shown in your schedule. • Any amount above the sum insured stated in your schedule for Pedal Cycles. • Pedal cycle accessories unless the pedal cycle is stolen or damaged at the same time. • theft from unattended motor vehicles. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. • Accidental loss. • Damage caused by anything, which happens gradually. • Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value. • Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. • theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. • Loss or damage caused if your pedal cycle is left outside of a locked building for a period of 24 hours or more unless stored in a designated cycle storage on campus for not more than 30 days. • Any loss or damage caused to the pedal cycle in transit unless: <ul style="list-style-type: none"> - it is transported by a recognised transport firm and a receipt obtained for the journey, or - it is transported on public transport where you accompany it on the same journey. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

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.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will at our 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, we 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>We will not automatically reinstate the sum insured under your policy in the event of a claim, unless we have given you written notice to the contrary before payment.</p>	<ul style="list-style-type: none"> • We will not pay more in total than the sum insured stated on your schedule 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 college/university property on loan. • We will deduct an amount for wear, tear and depreciation in respect of: <ul style="list-style-type: none"> - Clothing and household linen. - Rented household goods. - College/university property on loan.

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 cover4students.com 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

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
- If **your** claim is in any way dishonest or exaggerated,

we will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date

5) **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**.

6) **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.

7) **Change of address**

You must notify cover4students.com 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.

8) **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

9) **Your Obligation**

This insurance shall be deemed as voidable in the event of any non-disclosure, misrepresentation or mis-description of any material fact which would have influenced **our** decision in accepting the policy. If **you** are in any doubt as to whether a fact is material or not please disclose it. This condition applies for the duration of **your** policy.

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

First notification of any claim may be made by:

PHONE: 01 2075110

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.

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.

COMPENSATION SCHEME

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. **You** may also contact the FSCS on +44 (0)20 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

Financial or Trade Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "**we/us/our**" in this notice. **Our** data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy. **We** refer to these individuals as "**you/your**" in this notice.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how **we** use your data. **You** can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to us at:

Data Protection,
UK General Insurance Ltd,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ.

IMPORTANT CONTACTS

MANAGE YOUR POLICY

Adjust your policy cover	customerservices@cover4students.com
Renew your policy	www.cover4students.ie

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

REQUEST A CALL BACK

Email	callme@cover4students.com
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