

Student Possessions Insurance

Insurance Product Information Document

Product: Cover4students Students Possessions Insurance Policy

This insurance is provided by Cover4students.com which is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is registered in the UK and is regulated by the Financial Conduct Authority. Firm Reference Number: 312248.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

What is this type of insurance?

This is contents insurance to protect you whilst studying away from home at College or University. It covers things you have in your accommodation, including household goods and personal items, valuables and clothing. Additional cover sections are available to purchase.



What is insured?

- ✓ The costs of repairing or replacing damage to, or loss of, your contents; whilst:
 - within your student accommodation, or
 - temporarily at your permanent home address.
- ✓ The costs of repairing damage or replacing loss of your contents whilst:
 - within another private residence where you are temporarily staying £500
 - whilst in transit at the beginning and end of each term £500
- ✓ The costs of replacing keys/locks if your doors are damaged during a burglary £500
- ✓ The costs of repairing or replacing damage to, or loss of, rented household goods up to £3,500
- ✓ The costs of repairing or replacing damage to, or loss of, your desktop computer equipment up to £3,500
- ✓ Unauthorised use of your credit/debit card if it is stolen from your student accommodation £500
- ✓ Theft of money from your student accommodation £50
- ✓ Your liability for lost or damaged property/library books on loan from your College/University £750
- ✓ Your liability for damage to your landlord's property under your tenancy agreement £5,000
- ✓ Accidental death, injury, illness or redundancy of a financially supporting parent/guardian £5,000
- ✓ Your liability for injury or damage £1,000,000

Additional cover you can choose to buy:

- Vacation cover
- Course fees & rental protection
- Photographic equipment (anywhere in the UK)
- Legal expenses
- Accidental damage to your contents
- Personal accident and criminal assault
- Accidental damage to landlords property
- Laptops, iPad's & portable computer equipment within your student accommodation
- Laptops, iPad's & portable computer equipment (anywhere in the UK)
- Digital download
- Specified and unspecified items (anywhere in the UK)
- Mobile phones (anywhere in the UK)
- Pedal cycles (anywhere in the UK/Europe up to 45 days)
- Examination & coursework cover
- Study abroad cover (outside of the UK)
- Musical instruments (anywhere in the UK)
- International student repatriation cover
- Excess protection cover



What is not insured?

- ✗ Any loss or damage if you have not stayed in your student accommodation for more than 30 days (unless you have bought additional vacation cover).
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.



Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Equipment used for business purposes.
- ! Theft or damage of items from unattended motor vehicles.
- ! Loss or damage caused by you or anyone living with you.
- ! Existing or deliberate damage.



Where am I covered?

Cover applies in the United Kingdom, Channel Islands and the Isle of Man.

If you buy the optional cover for pedal cycles, you are also covered under this section of cover for up to 45 days within Europe.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

When making a claim

You must report claims as soon as possible after becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required. Thefts, vandalism or damage as a result of a riot must be reported to the police within 24 hours of your discovery.



When and how do I pay?

You must pay your premium in one lump sum before the policy can be issued.

You can pay by credit or debit card.

You can do this via the Cover4students website www.cover4students.com or you can call Cover4students on **0161 772 3390**.



When does the cover start and end?

This depends on the option you have chosen. The dates of cover will be specified on your Policy Schedule.



How do I cancel the contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

You can also cancel your policy at any other time and, providing that no claim has been made, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.

To cancel your insurance please contact Cover4students.com:

By telephone: 0161 772 3390

By Email: customerservices@cover4students.com

By Post: Cover4students, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.