

Student Possessions Insurance

Insurance Product Information Document

Company: Cover4Students administered by
Riverside Underwriting Limited.

Product: Students Possessions Insurance

Riverside Underwriting Limited is registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942). This insurance is provided by Riverside Underwriting Limited which is registered in the UK, and underwritten by Lloyd's Insurance Company S.A.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

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?

Bronze

- ✓ Personal possessions
- ✓ Replacement locks & keys
- ✓ Rental protection
- ✓ Landlords property – tenants liability
- ✓ Personal accident
- ✓ Accidental death of a parent or guardian
- ✓ College / university property on loan
- ✓ Desktop computer equipment for Bronze cover)
- ✓ **Optional – Accidental damage**
- ✓ **Optional – Specified items**
- ✓ **Optional – Pedal cycles**

Silver, Gold and Platinum

- ✓ Personal possessions
- ✓ Replacement locks & keys
- ✓ Rental protection
- ✓ Landlords property – tenants liability
- ✓ Personal accident
- ✓ Accidental death of a parent or guardian
- ✓ College / university property on loan
- ✓ Desktop computer equipment
- ✓ Laptop & portable computer equipment
- ✓ Mobile phones
- ✓ **Optional – Accidental damage**
- ✓ **Optional – Specified items**
- ✓ **Optional – Pedal cycles**



What is not insured?

- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.
- ✗ Anybody that is not a student.
- ✗ Wear & tear, maintenance, scratching, denting, or anything similar.
- ✗ Loss or damage caused by deliberate acts by you or your family.
- ✗ Loss from unattended motor vehicles, except in direct transit to and from the home address at the beginning and end of each academic term.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.



Are there any restrictions on cover?

- ! Some limits apply to your policy. This is the maximum amount we will pay for some claims. The amounts are shown on your Policy Schedule.
- ! Theft claims must be reported to the Gardai within 24 hours of the incident and be recorded as a theft and allocated a crime reference number.
- ! All claims must be submitted to us within 31 days of the incident.
- ! It is your responsibility to ensure at all times that the sums insured reflect the total cost of replacement as new. You will be considered your own insurer for any shortfall.



Where am I covered?

Cover applies in the Republic of Ireland.

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 Gardai 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 **+44 161 772 3382**.



When does the cover start and end?

This insurance covers lasts for a period of one year and 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: +44 161 772 3382

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.