

# Student Possessions Insurance

## Insurance Product Information Document

**Company:** Lloyd's Insurance Company S.A.

**Product:** Campus Block Halls –  
– Fresh Student Living

LLOYD'S INSURANCE COMPANY S.A. IS A BELGIAN LIMITED LIABILITY COMPANY (*SOCIÉTÉ ANONYME / NAAMLOZE VENNOOTSCHAP*) WITH ITS REGISTERED OFFICE AT BASTION TOWER, MARVELDPLEIN 5, 1050 BRUSSELS, BELGIUM AND REGISTERED WITH BANQUE-CARREFOUR DES ENTREPRISES / KRUISPUNTBANK VAN ONDERNEMINGEN UNDER NUMBER 682.594.839 RLE (BRUSSELS). IT IS AN INSURANCE COMPANY SUBJECT TO THE SUPERVISION OF THE NATIONAL BANK OF BELGIUM. ITS FIRM REFERENCE NUMBER(S) AND OTHER DETAILS CAN BE FOUND ON [www.nbb.be](http://www.nbb.be)  
UMR: B6839P18161CAA

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### 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.



#### What is insured?

- ✓ The costs of repairing or replacing damage to, or loss of, your contents, including rented household goods, whilst either within your student accommodation, or temporarily at your permanent home address, or whilst in transit at the beginning and end of each term €5,000
- ✓ The costs of repairing damage or replacing loss of your contents whilst within:
  - another private residence where you are temporarily staying €500
- ✓ The costs of replacing keys/locks if your doors are damaged during a burglary €250
- ✓ The costs of repairing or replacing damage to, or loss of, your desktop computer equipment within your room:
  - up to €750
- ✓ The costs of repairing or replacing damage to, or loss of, your computer equipment within your room:
  - up to €750
- ✓ Rental protection €500
- ✓ Personal accident €15,000
- ✓ Your liability for lost or damaged property/library books on loan from your College/University €500
- ✓ Your liability for damage to your landlord's property under your tenancy agreement €5,000
- ✓ Accidental death, injury or illness of a financially supporting parent/guardian €10,000
- ✓ Theft of your mobile phone from your student accommodation €250



#### What is not insured?

- ✗ Any loss or damage if you have not stayed in your student accommodation for more than 30 days.
- ✗ 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 whilst you are living in the accommodation provided by Fresh Student Living.



### What are my obligations?

#### 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/Police within 24 hours of your discovery.



### When and how do I pay?

Payment has been made on your behalf by the accommodation provider.



### When does the cover start and end?

The dates of cover will be specified on your Master Policy Schedule.



### How do I cancel the Contract?

If you decide for any reason that the policy does not meet your needs, you are entitled to cancel it within 14 days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full.

You are entitled to cancel this policy after the cooling-off period by notifying Your insurance broker in writing. Any refund of premium paid by You will be calculated at a proportional daily rate depending on how long the policy has been in force, Unless You have made a claim in which case, we reserve the right to retain the full premium.