

Campus Block Halls Insurance Master Policy Schedule of Insurance

Aparto Student Living Ireland | Master Policy No: APARIE2022

COVER START DATE	Upon commencement of your tenancy agreement with Aparto Student Living	COVER EXPIRY DATE	31/08/2023 or whenever your tenancy expires, whichever is sooner.
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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 <https://www.cover4insurance.com/insurance-products/block-halls/aparto>

COVER DESCRIPTION		COVER INCLUDED	SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	€5,000
SECTION 2	REPLACEMENT LOCKS & KEYS	YES	€250
SECTION 3A	DESKTOP COMPUTER EQUIPMENT ROOM ONLY	YES	€750
SECTION 3B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	YES	€750
SECTION 4	RENTAL PROTECTION	YES	€500
SECTION 5	PERSONAL ACCIDENT	YES	€15,000
SECTION 6	COLLEGE UNIVERSITY PROPERTY ON LOAN	YES	€500
SECTION 7	LANDLORDS PROPERTY TENANTS LIABILITY	YES	€5,000
SECTION 8	ACCIDENTAL DEATH, INJURY OR ILLNESS OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	YES	€10,000
ENDORSEMENT 1D	MOBILE PHONE ROOM ONLY	YES	€250
ENDORSEMENT 6A	PEDAL CYCLES ON UNIVERSITY CAMPUS ONLY	YES	€500

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	€1,000
DESKTOP COMPUTER EQUIPMENT	€750
IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT	€750
COLLECTION OF CDS, DVDS & OTHER DATA CARRYING MEDIA	€1,000

PRINCIPAL EXCLUSIONS

- The first €50 of any claim (the policy excess).
- Cover outside of your accommodation
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact Lenses.

YOUR DUTY OF CARE

You must, at all times, take all steps to prevent accidents, loss and damage.

INSURER INFORMATION

This insurance is underwritten by Lloyd's Insurance Company S.A. (Lloyd's). Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium.

This policy which has been arranged by Wrightway Underwriting Ltd (WUL) is a contract between Lloyd's, and You. WUL is an underwriting agency regulated by the Central Bank of Ireland. WUL distributes insurance products on behalf of insurance companies through its broker network in Ireland. As our Managing General Agent, WUL has been granted authority by us to bind cover on our behalf, service your policy and handle and settle any claims thereunder. Further information can be obtained in the WUL privacy policy which is available at: <http://www.wrightway.ie/regulations>. The proposal form or statement of facts and declaration which You made to us forms part of this Contract.

This schedule, together with the policy wording, certifies that insurance has been effected 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 B6839P18161DAA) with WUL under which the insurer has authorised WUL to sign and issue these documents as its agent.

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* For our joint protection calls may be recorded and/or monitored.
 Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

HOW TO CLAIM

If you need to make a claim, please contact us as soon as possible. If the claim involves a loss of theft, malicious damage, vandalism or any other criminal activity, you must report the incident to the Gardai/Police within 24 hours of discovery.

Phone Our Claims Team on: 0044 161 974 1101

ENDORSEMENTS APPLYING

ENDORSEMENT 1D: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of your mobile phone following forcible and violent entry to the insured address.</p>	<ul style="list-style-type: none"> • The maximum amount payable is €250 during the period of insurance. • The excess shown in your schedule. • Theft not involving forcible and violent entry. • When the mobile phone is in your insured address, loss caused while the insured address is unoccupied. • Mobile phone accessories. • The cost of unauthorised calls. • 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.

ENDORSEMENT 6A: PEDAL CYCLES FROM UNIVERSITY CAMPUS ONLY

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 on university campus only.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the sum insured stated on 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 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.