

POLICY WORDING



YOUR CAMPUS 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 4-6; 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 page 18.

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 **us** 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.

LAW APPLICABLE TO CONTRACT

The parties to a contract of insurance covering a risk situated in the Republic of Ireland are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law

The contract of insurance will be concluded with Royal and SunAlliance Insurance plc, which has a branch office in the Republic of Ireland

In accordance with Section 93 of the Insurance Act 1936 it is understood and agreed that all monies which become or may become due and payable by the insurers 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 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.

COMPLAINTS PROCEDURE

It is always intended that a first class standard of service be provided. However if **you** have any cause for complaint, **you** should in the first instance contact UK & Ireland Insurance Services (Online) Limited who arranged this insurance.

Complaints Officer, UK and Ireland Insurance Services (Online) Limited
Bank House, Warwick Street, Manchester, UK, M25 3HN
Phone: 0044 161 772 3373

If **you** are unhappy with the service of Royal & SunAlliance, **you** can contact:

The Director, Broker Management Centre,
Royal & SunAlliance, 13-17 Dawson Street, Dublin 2

If **you** are still dissatisfied, **you** may contact:

The Insurance Information Service of the Irish Insurance Federation at:
39 Molesworth Street, Dublin 2

Phone (01) 676 1914

The Financial Services' Ombudsman Bureau at:

32 Upper Merrion Street, Dublin 2

Phone (01) 662 0899

The Financial Regulator Consumer Information Department:

PO Box 9138, College Green, Dublin 2

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>All Risks Accidental loss of or damage to possessions anywhere in the Territorial Limits.</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 Term The weeks of full College academic activity as published by your College.</p>	
<p>Desktop Computer Equipment Your monitor, hard drive, mouse, keyboard, printer, and accessories up to €250 in total 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 mobile computer equipment
<p>Disablement Means Disablement, which entirely prevents you from attending to major duties of your own studies.</p>	
<p>Endorsement A change of your details or cover, which appears on your Schedule and forms part of your Student 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>High Risk Items Television, audio and video equipment, jewellery, articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios, collections, watches, mobile phones, portable electronic games' machines and personal organisers.</p>	
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DEFINITIONS (continued)	
DESCRIPTION	EXCLUSIONS
<p>Laptop and portable computer equipment Your portable monitor, hard drive, mouse, keyboard and preloaded computer software</p>	<ul style="list-style-type: none"> • Palmtops, Electronic Organisers, Satellite Navigation Equipment, Portable Electronic Game Machines. • Memory Sticks and Discs. • Loss or damage resulting from any heating process • Equipment used for business purposes • Consequential loss of any kind
<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>Off Campus Privately Rented Accommodation</p>	
<p>Occupied The Term time 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 • Personal Audio Equipment & accessories • Securities pr 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/Debit Cards.
<p>Possessions Policy This comprises your signed Proposal Form, Internet Proposal Form, Policy Booklet, your Schedule and any endorsements.</p>	
<p>Reasonable Using sound or moderate judgement without making unfair demands</p>	
<p>Replacement Value The cost of replacing items as new, except for clothing, household linen, rented household goods and college</p>	

property on loan, where a deduction is made for wear and tear.	
Schedule The document detailing the sections of your Possessions Policy , which states your Sums Insured and any special terms, and conditions, which may apply.	
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.	

DEFINITIONS (continued)	
DESCRIPTION	EXCLUSIONS
Sickness Means your sickness , which declares itself during the period of insurance and causes your disablement within twelve months of declaring itself.	
Sum Insured The amount stated for each section as shown in your Schedule or notified to you at renewal.	
Term time Address The room or rooms occupied by you at the address stated on your Schedule .	
Territorial Limits The Republic of Ireland and Northern Ireland.	
Unoccupied Where you have not stayed in the insured / Term time Address for 30 consecutive days or more prior to a loss being discovered.	
Vacation Those periods between the end and the beginning of published College Terms .	
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.	
We / Us / Our Royal & SunAlliance. 13-17 Dawson Street, Dublin 2. Registered in the Republic of Ireland No. 903697. Royal & SunAlliance is a member of both the Insurance Ombudsman scheme and the Irish Insurance Federation. Royal & SunAlliance Insurance plc. Registered in England and Wales No. 93792. Registered Office: St. Mark's Court, Chart Way, Horsham RH12 1XL. Authorised and regulated by the Financial Services Authority and the Financial Regulator.	
You / Your / The Insured The person named as the Policyholder in your Schedule .	

SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your Schedule will show whether **you** have cover under this Section and the **sum insured** and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your Personal Possessions by the following causes, whilst they are in the Term time Address during college term and during vacations when the Term time 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, prior to the application of any policy excess, in respect of High Risk Items
Fire	Loss or damage caused by scorching without a fire actually starting.
Explosion, lightning, or earthquake	
Smoke.	Loss or damage caused by smog, agricultural or industrial operations or anything, which happens gradually.
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.
Subsidence or heave of the site on which the Term time Address stands or landslip 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 Term time Address. • Any claim for which compensation is provided by another source. • Loss or damage resulting from demolition or structural repairs or alterations to the Term time 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.
<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 Term time Address is Unoccupied. • To the component or appliance from which the water or oil escapes.
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. • Unless force or violence are used to get into or out of the Term time Address, we will not pay for loss or damage caused by anyone who is living with you or by anyone to whom any part of the Term time Address is lent or let. • Loss or damage occurring when the Term time Address is Unoccupied unless shown on your Schedule.

Impact within the Term time Address involving a vehicle, train or animal.	Damage caused by <ul style="list-style-type: none"> • Domestic pets for which you are responsible; • Insects or vermin.
Impact within the Term time Address involving an aircraft or aerial device or anything falling from them.	
Replacement of Locks We will Pay for the cost of replacing keys and locks to an external door at the Term time Address following damage resulting from burglary.	The maximum amount payable is €250 <ul style="list-style-type: none"> • The Excess shown in your Schedule.

SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your Schedule will show whether **you** have cover under this Section and the **sum insured**, and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
Possessions temporarily away from the Term time Address We will pay for loss of or damage to your Personal Possessions by an Insured event while temporarily removed from the Term time Address to: <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.
Transit at the Beginning and End of a College Term We will pay for loss of or damage to your Personal Possessions by an insured event while in direct and undiverted transit for the sole purpose of moving between the Term time Address and the permanent home address at the beginning and end of each College Term .	<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.
Liability for Rented Household Goods We will pay for all sums which you become legally liable to pay following loss or damage by an insured event to household goods (other than telephones) rented under the terms of a formal rental agreement while in the Term time Address .	<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 Term time Address. • Any loss unless supported by the original rental agreement. • The Excess shown in your Schedule.

SECTION 2: RENTAL PROTECTION

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

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to €500 in all 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. Such Certificate or letter to be obtained at your own expense. • 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 claim directly or indirectly consequent upon or contributed to by: <ul 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 or free fall jumping, skin-diving, or diving involving breathing apparatus, potholing or hang-gliding or assailing. 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 3: LANDLORDS PROPERTY – TENANTS LIABILITY

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

WHAT IS COVERED	WHAT IS NOT COVERED

<p>We will pay 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"> • The maximum amount payable is €1,000 in any Period of Insurance. • The Excess shown in your Schedule. • Loss while the Term time Address is Unoccupied. • Theft or attempted theft by you or by anyone who is living with you.
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SECTION 4 : 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</p> <p>A sum of €10,000 will be paid 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>	<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, 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, parasailing, 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 at your own expense 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. • The maximum amount payable for any combination of permanent partial disablement is €10,000. • The Excess shown in your Schedule

SECTION 5 :

ACCIDENTAL DEATH OF A PARENT OR GUARDIAN	
Cover only applies if shown in your Schedule .	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will Pay you €10,000 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>	

SECTION 6: ACCIDENTAL DAMAGE	
<p>TO AUDIO EQUIPMENT, CAMERA EQUIPMENT, DESKTOP COMPUTER EQUIPMENT, GAMES CONSOLES, TELEVISION, VIDEO AND DVD PLAYERS.</p> <p>Your Schedule will show whether you have cover under this Section and the sum insured.</p>	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or accidental damage occurring within your Term time Address under this section of cover up to the value stated in the Schedule in respect of:</p> <p>AUDIO EQUIPMENT, CAMERA EQUIPMENT, DESKTOP COMPUTER EQUIPMENT, GAMES CONSOLES, TELEVISION, VIDEO AND DVD PLAYERS, owned by you.</p>	<p>The Excess shown in your Schedule.</p> <ul style="list-style-type: none"> • The maximum amount payable for single item /group limits stated in the Schedule. • Theft from any private motor vehicle. • Jewellery and articles of precious metal, clocks, watches, furs, pictures, works of art, curios and collections. • Money • Mobile Phones and their ancillary equipment • 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 7: DESKTOP COMPUTER EQUIPMENT

Your Schedule will show whether **you** have cover under this Section and the **sum insured**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This section covers loss of or damage to your Desktop Computer Equipment whilst in the Term time Address during College Term and during Vacations when the Term time Address is occupied.</p> <p>We will Pay for loss of or damage to your Desktop Computer Equipment caused by any of the insured events under Section 1.</p>	<ul style="list-style-type: none"> • The Excess shown in your Schedule. • 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. • Loss or damage occurring in the Term time Address during vacations except where: <ul style="list-style-type: none"> - The Term time Address is occupied. • 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

	<p>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</p> <ul style="list-style-type: none"> - 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.
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SECTION 8 : LAPTOP & PORTABLE COMPUTER EQUIPMENT (ALL RISKS)

Your Schedule will show whether **you** have cover under this Section and the **sum insured**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or accidental damage occurring within the Territorial Limits up to the sum insured limit specified on the Schedule under this section.</p>	<ul style="list-style-type: none"> • The Excess shown in your Schedule. • 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. • Loss or damage occurring in the Term time Address during vacations except where: <ul style="list-style-type: none"> - The Term time Address is occupied. • 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

	<p>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</p> <ul style="list-style-type: none"> - 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.
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SECTION 9: MOBILE PHONES Your Schedule will show whether you have cover under this Section and the sum insured .	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage of your mobile phone(s) occurring in the Territorial Limits up to the sum insured stated in the Schedule by us, where details of such phone(s) have been received.</p>	<ul style="list-style-type: none"> • The Excess shown in your Schedule. • Mobile phone accessories. • The cost of unauthorised calls. • Theft from unattended motor vehicles. • Any theft not reported to the Gardai within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. • Accidental loss. • Cosmetic damage, which does not effect the operation of the handset. • 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. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

SECTION 10: PEDAL CYCLES Your Schedule will show whether you have cover under this Section and the sum insured .	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage to pedal cycles belonging to you up to the sum insured shown in</p>	<ul style="list-style-type: none"> • The Excess shown in your Schedule. • Pedal Cycle accessories unless the pedal cycle is stolen

<p>the Schedule whilst in Territorial Limits.</p>	<ul style="list-style-type: none"> • or damaged at the same time. • Theft from unattended motor vehicles. • Any theft not reported to the Gardai 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. • Theft of any unattended Pedal cycle unless in a building or securely locked to a permanent fixture. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.
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SECTION 11: ALL RISKS – SPECIFIED ITEMS

Your Schedule will show whether **you** have cover under this Section and the **sum insured**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss of or accidental damage to your Personal Possessions which had been specified and accepted by us occurring within Territorial Limits up to the sum insured limit specified on the Schedule under this section.</p>	<ul style="list-style-type: none"> • The Excess shown in your Schedule. • 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 Computers and accessories. • Pedal Cycles and accessories.

- Mobile Phones and accessories.
- Loss or damage occurring in the **Term time Address** during **Vacations** except where:
 - The **Term time Address** is **occupied**.
- Loss or damage to property permanently in any premises **you** or any member of **your** family owns, leases or rents except the **Term time Address** or **your** temporary home address.
- 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**, at **your** own expense, 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 often as is reasonably 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 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 reasonable 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 reasonably 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** and pay for all the information **we** reasonably 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.
- 11) First notification of any claim may be made by:

PHONE: 01 6363005

EMAIL: HC1@notes.RoyalSun.com

IN WRITING: Royal & SunAlliance, HC1 Claims, 50 Dawson St., Dublin 2

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 **Us** immediately if at any time the **sums insured** for **your Personal Possessions, computer equipment**, and **All Risks** 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 **All Risks** 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) Reasonable Care

You must at all times

- a) Take all reasonable steps to prevent **accident**, loss or damage.
- b) Take all reasonable steps to ensure that all external doors and accessible windows to the **Term time Address** or the building, which contains the **Term time Address**, are fitted where possible with secure and robust locks, which should be left operative whenever the **Term time Address** is left **Unoccupied**.
- c) Maintain all the property insured in a sound condition and allow **us** to have at all times reasonable 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, free of expense 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**

If any claim is in any respect fraudulent or, if any fraudulent means or devices are used by **you**, or anyone acting on **your** behalf to obtain benefit under this Policy all benefit to **you** will be forfeited.

5) **Cancellation**

- a) **We** may cancel this Policy by giving 14 days notice in writing to **your** last known address, in which case **you** may be entitled to a pro-rata refund of **your** premium. **We** will only do this if **you** have not claimed during the **period of insurance**.
- b) **You** may cancel this Policy, in which case **you** will be entitled to a pro rata refund of **your** premium less a €25 administration charge except where:
 - i) The notification of cancellation is received by **us** less than 4 months prior to the expiry date of the Policy and in which case no refund will be made.
 - ii) **Your** premium is €60 or less in total in which case no refund will be made.
 - iii) **You** have claimed during the insurance period.
- c) If **you** cancel this policy within the first 14 days, as long as **you** have not made a claim, **we** will refund the entire premium **you** have paid.

6) **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**.

7) **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.

8) **Change of address**

You must notify **us** of any change of address in writing within 14 days if cover is to apply in any address other than the **Term time Address**. Where the **Term time Address** is a Designated Halls of Residence, there will be no Cover under this insurance beyond 14 days given for such notification. A new Policy will then be required.

9) **Unoccupancy**

When the **Term time 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 key operated window locks
- Intruder alarms, where installed, must be put into operation

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) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2) **War Risks**

We will not pay for any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.

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 caused by, resulting from or in connection with any act of **terrorism**. For the purpose of this exclusion, **terrorism** means the use or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

HOW TO MAKE A CLAIM

CLAIM NOTIFICATION

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 reasonably 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 reasonable 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

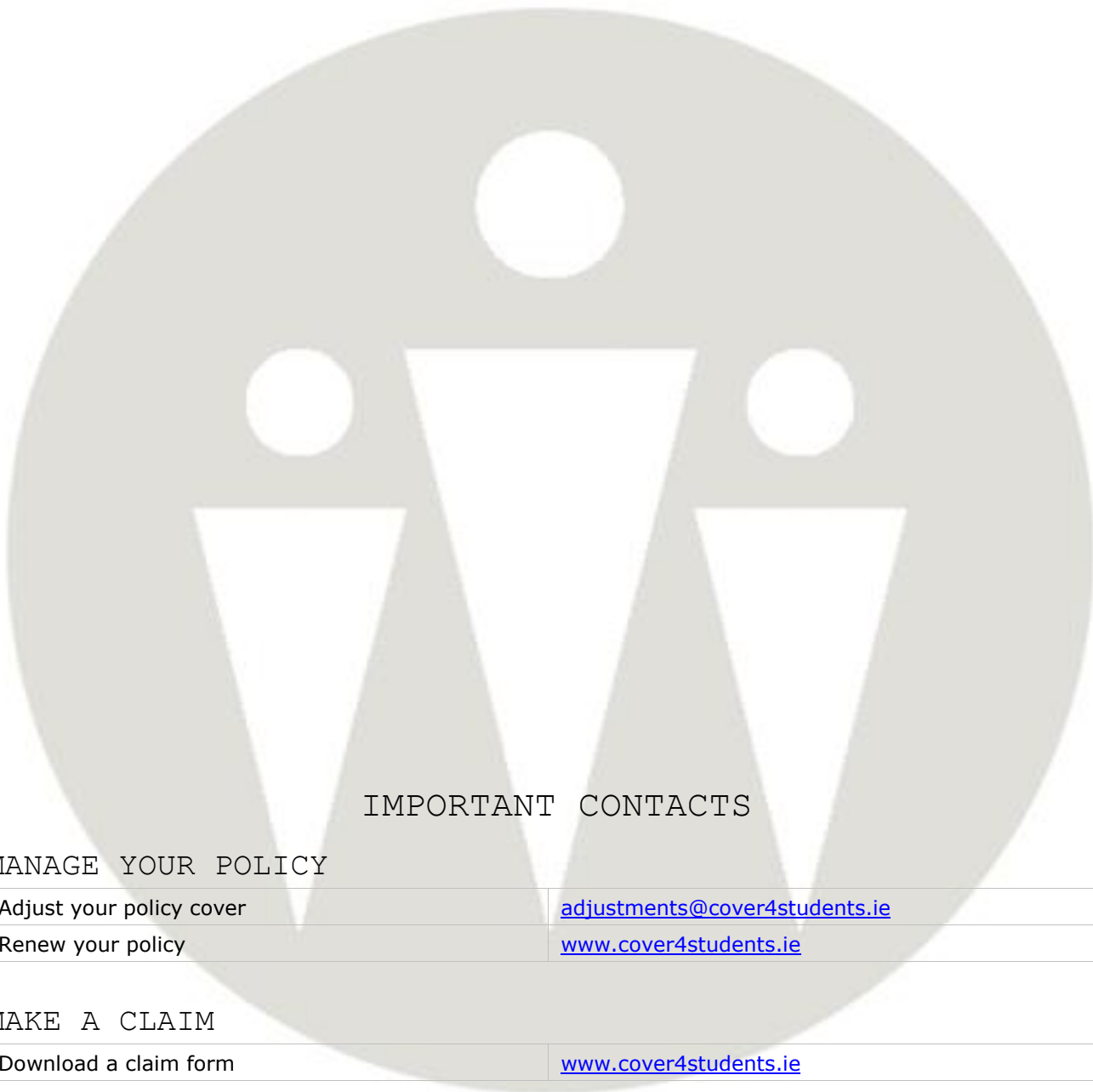
This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value, which may include the following:

- 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.

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.



IMPORTANT CONTACTS

MANAGE YOUR POLICY

Adjust your policy cover	adjustments@cover4students.ie
Renew your policy	www.cover4students.ie

MAKE A CLAIM

Download a claim form	www.cover4students.ie
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PHONE US

General Enquiries, Renewals & Policy Adjustments	0044 161 772 3373
Claims Notification	01 6363005

WRITE TO US

UK & Ireland Insurance Services (Online) Limited,
Bank House, Warwick Street, Manchester, UK, M25 3HN

FIND OUT MORE ABOUT US

COVER4STUDENTS.IE

Specialist Insurance for Students: www.cover4students.ie

Contents & Possessions Insurance	Travel Insurance
Campus Insurance (Halls) For students living in Halls of Residence	Short Stay Travel Insurance Single-Trip, Annual Multi-Trip & Winter Sports Insurance
Campus Insurance For students living in private rented accommodation	Specialist Student Travel Insurance Backpacker, Gap Year & Studying Abroad Insurance

UK & IRELAND

To find out more about our full range of products and services please visit: www.ukandireland.com

Personal Insurance	Business Insurance
Buildings & Contents Insurance	Business Premises Insurance
High Value Home Insurance	Commercial Combined Insurance
Landlords 'Buy to Let' Insurance	Commercial Landlords Insurance
Travel Insurance	Employers Liability Insurance
Satellite Navigation System Insurance	Public Liability Insurance
Mobile Phone Insurance	Professional Indemnity Insurance

TERMS OF BUSINESS AGREEMENT

DEFINITIONS: Cover4Students.ie is a trading style of UK & Ireland Insurance Services (Online) Limited.

In these terms and conditions, "We/us/our" refer to:

UK & Ireland Insurance Services (Online) Limited, Registered Office: Old Lloyds Chambers, 139 Manchester Road, Altrincham, UK, WA14 5HY

STATUS: UK & Ireland Insurance Services (Online) Limited is an Independent Insurance Intermediary, which is authorised and regulated by the Financial Services Authority. Our Register Number is 312248.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

EXPLAINING OUR SERVICE: We act as an Independent Insurance Intermediary on your behalf. Our service includes:

- Advising and arranging your insurance cover with insurers to meet your requirements.
- Helping you with any ongoing changes you have to make.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

PRODUCTS: For student possessions insurance we offer products from Royal & Sun Alliance Insurance plc. Authorised and regulated by the Financial Services Authority.

SECURITY: We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes Insolvent.

FEES: In addition to premium charged by Insurers we also normally make the following charges to cover administration costs and for other services provided. These charges will be advised to you where they apply.

Arranging New Policies	€5.00
Mid-term adjustments	€5.00
Mid-term cancellations	€25.00
Renewals	€5.00
Replacement / Duplicate Certificates	€5.00

We normally accept payment by certain credit or debit cards. You should enquire which payment options are available to you.

RENUMERATION: Our remuneration will be either a fee as agreed with you or commission, which is a percentage of the premium paid by you and a combination of both where appropriate.

Commission and fees are for the policy period, and we will be entitled to retain all Commission and fees in relation to policies placed by us.

CANCELLATION CLAUSE: Your insurance contract may include a cancellation clause. If you are a retail customer, this is mandatory. Full cancellation details will be explained to you during the negotiation process. In the event that you fail to pay your premium by the due date, the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation.

In the event of cancellation, insurers may return a pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause.

Once our remuneration has been earned, in the event that the insurance is cancelled after inception, our fees or commission will not usually be returnable.

TERMINATION: Our services may be terminated without cause or penalty by giving one month's notice in writing. In the event that you terminate our services, other than at the expiry of the policy, we will be entitled to retain any fees and all of the commission payable.

The responsibility for handling claims reported after the date of termination shall in the absence of an express agreement be the responsibility of the party taking over the role.

CLAIMS: If you need to make a claim on your policy or need to report an incident that may result in a claim, then you should notify your insurance company as soon as possible even if you do not have all the details to hand as any delay may cause problems later on. Most insurers have claims telephone helpline's details of which should be located in your policy documentation. If you are unable to locate this information: or you require advice then please contact us on **0044 161 772 3373**.

COMPLAINTS: We take complaints seriously, if you wish to register a complaint, please write to the Complaints Manager, at the above address, or contact this office on **0044 161 772 3373**.

If we cannot settle the complaint satisfactorily, you may be entitled to refer your complaint to the Financial Ombudsman Service. Details of how to do this will be provided to you in these circumstances.

DATA PROTECTION: We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data, which will be kept secure. You are entitled to see personal information we hold about you in our records. Requests are subject to an administration fee of £10.00

Unless required by law, public interest and regulators or by your consent, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance without your prior consent. We may provide you with information about other products and services, which we feel may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us. If you do not wish to receive marketing information, or to allow us to disclose information about you to other parties, please notify us in writing.

IMPORTANT: Insurers pass information to the Claims and Underwriting Exchange, which is run by Insurance Database Services Ltd, and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. The aim is to check information provided and also prevent fraudulent claims. Motor insurance details are added to the Motor Insurance database run by the Motor Insurers' Information Centre that has been formed to help identify uninsured drivers and may be searched by the Police to help confirm who is insured to drive. In the event of an accident the database may be used by Insurers and the Motor Insurers Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

CLIENT MONEY: Client money is held in a statutory trust in accordance with the FSA client assets sourcebook (CASS). Copies of these rules are available on request. Any interest we earn on client money and any investment returns will be retained by us for our own use.

MONEY LAUNDERING/PROCEEDS OF CRIME ACT: Money Laundering regulations require us to obtain evidence of client's identity at the start of a business relationship. We may ask for sight of your passport, utility bill or bank statements. For companies, evidence usually consists of a copy of the Certificate of Incorporation or we may check the Companies House register.

DUTY OF DISCLOSURE: It is your responsibility to provide complete and accurate information when you take out your insurance policy, now, throughout the life of your policy, and when you renew your insurance. It is important all statements you make at quotation stage, on proposal forms, claim forms and other documents are full and accurate. A fact or circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they would take the risk. Please note that failure to disclose material information could invalidate your insurance cover, and part of, or all of a claim may not be paid or the contract voided.

Please keep copies of documentation sent by or received from us. Please contact us if you are in doubt on any aspect

GOVERNING LAW: The parties to a contract of insurance covering a risk situated in the Republic of Ireland are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.