

POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of which is provided online at www.cover4students.com/blockhalls

Insurer:

- Royal & Sun Alliance Insurance plc in respect of sections 1 to 5 & 7 to 18 inclusive
- Royal and Sun Alliance via First Assist Insurance Services Limited underwrite the insurance in respect of section 6 Registered office at: Legal Expenses Division, Marshall’s Court, Marshall’s Road, Sutton, Surrey SM1 4DU

The Campus Block Halls Policy – This policy is designed to offer protection for your possessions in the event of theft or accidental damage as described in this policy summary

ABOUT YOUR COVER

Personal Possessions: Block Hall Cover Summary

TABLE 1 BLOCK HALL COVER: PERSONAL POSSESSIONS INSURANCE		
If you have selected Personal Possessions insurance the following features and benefits will automatically be included in your policy:		
FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><u>NEW FOR OLD</u> Your possessions and computer equipment are covered at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • Contact lenses are not covered. • Mobile telephones & pedal cycles are not covered. A separate optional extension is available. • For clothing a deduction may be made for wear and tear. • If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced. 	Section 1: Personal Possessions within the insured address.
<p><u>POSSESSIONS IN TRANSIT</u> Covers your personal possessions and computer equipment whilst you are in direct transit to and from your home in the UK, to your term time address at the beginning and end of each term.</p>	<ul style="list-style-type: none"> • Maximum £500 for each carrying device and its contents. • Loss or damage to china, glass or pottery articles is excluded. • Theft from any private motor vehicle whilst it is unattended unless at a designated service station. 	Section 1: Personal Possessions within the insured address
<p><u>COMPUTER EQUIPMENT (ROOM ONLY)</u> Covers your computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • Data or software not produced commercially is excluded. • Loss or damage occurring outside of the insured address. 	Section 2B: Computer Equipment
<p><u>LANDLORDS PROPERTY TENANTS LIABILITY</u> Covers the amount you have to pay following theft or fire damage to your landlord’s property.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £5,000. • Theft or attempted theft by you or by anyone who is living with you. 	Section 12: Landlords Property – Tenants Liability
<p><u>ACCIDENTAL DEATH OF A PARENT/ GUARDIAN</u> Provides finance allowing you to finish your course following the accidental death of a parent or guardian.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £5,000. 	Section 13: Accidental Death of a Parent or Guardian
<p><u>COLLEGE PROPERTY ON LOAN</u> Covers College / University library books and property you have on loan against loss or damage by fire, flood, storm, theft, escape of water and other similar causes. These are insured whilst: At your term time address At home, or In transit between each.</p>	<ul style="list-style-type: none"> • Maximum amount payable for Library books on loan is £250. • Maximum amount payable for Property on loan is £250. 	Section 11: College Property on Loan
<p><u>REPLACEMENT LOCKS AND KEYS</u> Cost of replacing keys and locks to an external door as a result of burglary.</p>	<ul style="list-style-type: none"> • Covered up to £50. 	Section 1A: Replacement Locks and Keys

TABLE 1 (CONTINUED) | BLOCK HALL COVER: PERSONAL POSSESSIONS INSURANCE

BLOCK HALL COVER: OPTIONAL EXTENSIONS		
You may choose to add the following cover to your insurance:		
FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><u>CRIMINAL ASSAULT</u> Covers costs you incur as a result of a criminal assault on you.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £500. • Any incident not notified to the police within 24 hours and recorded as a criminal assault. • Theft of goods. 	Section 5: Criminal Assault
<p><u>LEGAL EXPENSES</u> Gives you up to £30,000 Legal Expenses cover covering disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Protection • Employment. 	<ul style="list-style-type: none"> • Excludes some small claims and those without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after the cover was taken out. 	Section 6: Legal Expenses
<p><u>COURSE FEES & RENTAL PROTECTION</u> We will reimburse rent and course fees you have paid in advance of you become temporarily totally disabled by sickness or accidental bodily injury and can no longer live in rented accommodation or continue your course</p>	<ul style="list-style-type: none"> • Maximum amount payable is £2,000 in any one period of insurance • Your deliberate exposure to exceptional danger except in an attempt to save human life. 	Section 4: Course Fees & Rental Protection
<p><u>ALL RISKS SPECIFIED ITEMS</u> Covers your specified personal possessions against accidental damage or loss anywhere in the UK.</p>	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded. • Theft from unattended motor vehicles. 	Section 15: All Risks Specified Items.
<p><u>MOBILE PHONES</u> Covers your mobile phone against accidental damage or theft while anywhere in the UK.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £200. • Some specific causes of damage may be excluded. 	Section 16: Mobile Phones
<p><u>PEDAL CYCLES</u> Covers your pedal cycles against accidental damage or theft while anywhere in the UK.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £250. • Some specific causes of damage may be excluded. • Theft of unattended cycles unless in a building or securely locked. 	Section 17: Pedal Cycles
	<ul style="list-style-type: none"> • 	

TABLE 2 | BASIC COVER: GENERAL CONDITIONS AND EXCLUSIONS

The following Conditions and Exclusions apply to the policy as a whole regardless of the specific cover you have selected

GENERAL CONDITIONS AND EXCLUSIONS	POLICY SECTION
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, scratching, denting, or anything that happens gradually. • Loss or damage caused by deliberate acts by you or your family. • Loss from unattended motor vehicles. 	See Sections specified in Table 1
EXCESSES AND LIMITS	POLICY SECTION
<ul style="list-style-type: none"> • You will be required to pay an excess on most claims. The excess amount may vary between sections; please check your policy/schedule for the excess relating to individual sections. • Some limits apply to your policy. This is the maximum amount we will pay for some claims. • These limits are shown in your policy/schedule. 	See Sections specified in Table 1



IMPORTANT INFORMATION

Your cover is valid for 12 months from the date of commencement unless otherwise shown on your policy schedule. It may be renewed each year subject to the terms and conditions then applicable.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "How to cancel your policy". Please note that this right does not apply if you have already made a claim under your policy

MAKING A CLAIM

If you have a claim, please telephone us on 0844 826 2045 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 0845 618 7352. If you are still not satisfied, please write to our Managing Director at

**UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED,
BANK HOUSE, WARWICK STREET, MANCHESTER M25 3HN**

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

In the event that Royal & Sun Alliance Insurance plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme".