

Campus Block Halls Insurance Master Policy Schedule of Insurance

The University of Buckingham | Master Policy No: BUCK2012

COVER START DATE Upon commencement of your tenancy agreement with The University of Buckingham **COVER EXPIRY DATE** 14/01/2013 or whenever your tenancy expires, whichever is sooner.

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 <http://www.cover4students.com/blockhalls>

COVER DESCRIPTION	COVER INCLUDED	SUM INSURED	
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£3,500
SECTION 1A	REPLACEMENT LOCKS & KEYS	YES	£50
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	YES	£75
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	NO	£0
SECTION 2A	DESKTOP COMPUTER EQUIPMENT ROOM ONLY	NO	£0
SECTION 2B	COMPUTER EQUIPMENT ROOM ONLY	YES	£750
SECTION 3	VACATION COVER	YES	£3,500
SECTION 4	COURSE FEES & RENTAL PROTECTION	NO	£0
SECTION 5	CRIMINAL ASSAULT	NO	£0
SECTION 6	LEGAL EXPENSES	NO	£0
SECTION 7	ACCIDENTAL DAMAGE TO SECTION 2	YES	£750
SECTION 8	PERSONAL ACCIDENT	YES	£10,000
SECTION 9	CREDIT CARDS	YES	£500
SECTION 10	PERSONAL MONEY	YES	£50
SECTION 11	COLLEGE PROPERTY ON LOAN	YES	£250
SECTION 12	LANDLORDS PROPERTY TENANTS LIABILITY	YES	£5,000
SECTION 13	ACCIDENTAL DEATH OF A PARENT OR GUARDIAN	YES	£5,000
SECTION 14	LEGAL LIABILITY	YES	£1,000,000
SECTION 15	ALL RISKS SPECIFIED ITEMS	NO	£0
SECTION 16	MOBILE PHONES	NO	£0
SECTION 17	PEDAL CYCLES	NO	£0

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
POSSESSIONS SINGLE ITEM LIMIT	£1,167
COMPUTER EQUIPMENT	£750
JEWELLERY, WATCHES & OTHER VALUABLES	£1,167
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£350

PRINCIPAL EXCLUSIONS

- The first £25 of any loss.
- Laptop computers: The first £50 of any loss outside of the accommodation.
- Computer equipment outside of your accommodation (unless basic cover is extended). Please note that laptops are automatically covered whilst in direct transit to and from your accommodation to your university / college. They are also covered whilst they are on university / college grounds or whilst they are in university / college buildings.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles & mobile phones (unless basic cover is extended).
- Cover outside of the insured accommodation (unless basic cover is extended).

YOUR DUTY OF CARE

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

 www.cover4students.com  customerservices@cover4students.com  0844 826 2042*

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* For our joint protection calls may be recorded and/or monitored. Calls will be charged at a maximum of 5p per minute from BT lines. Calls from non-BT lines may vary. Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

Campus Block Halls Insurance

INSURER INFORMATION

The Campus Block Halls policy is a product of UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Services Authority. Register Number 312248.

The Campus Block Halls policy is underwritten by Royal & Sun Alliance Insurance Plc, which is authorised and regulated by the Financial Services Authority. Register Number 202323. Royal & Sun Alliance Insurance Plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex. RH12 1XL.

WHAT ARE YOU INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion and lightning.

In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

WHERE ARE YOU INSURED?

You are covered within your accommodation, or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

WHEN DOES YOUR COVER START?

Basic cover commences at the start of your tenancy agreement with The University of Buckingham for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 14/01/2012 or whenever your tenancy expires, whichever is sooner.

You will then be responsible for arranging your own insurance cover.

OPTIONAL EXTENSIONS TO BASIC COVER

The basic cover provided can be extended to include the following items.

Additional Items You Wish to Insure	Current Sum Insured	Optional Upgrade Sum Insured	Upgrade Premium
Personal Possessions (room only)	£3,500	£6,000	£25.00
Computer Equipment (room only)	£750	£3,000	£25.00
Criminal Assault	£0	£500	£10.00
Legal Expenses	£0	£30,000	£7.50
Course Fees and Rental Protection	£0	£2,000	£20.00
Pedal Cycles (anywhere within the UK)	£0	£250	£32.99
Mobile Phones (anywhere within the UK)	£0	£200	£42.50
All Risks Cover- Cover outside your accommodation	£0	£100- £3,000	£5 per £100 item value

HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: www.cover4students.com/blockhalls

Register your details, view & download the full policy wording, and extend the Basic Cover.

PHONE US: 0844 826 2042*

HOW TO CLAIM

For advice on how to make a claim and to download a claim form please visit our website.

ONLINE: www.cover4students.com/blockhalls

PHONE US: **0844 826 2045***

EMAIL: claims@cover4students.com

