

SAXON CAMPUS

BLOCK HALLS INSURANCE



POLICY WORDING

BLOCK HALLS OF RESIDENCE INSURANCE POLICY

STUDENT POSSESSIONS INSURANCE

We are pleased to welcome **you** as a policyholder.

This document is evidence of the contract **you** have made with **us**. This policy, **your schedule** and any applicable endorsements and warranties must be read together as one contract. **Your** policy tells you exactly what is and is not covered how we settle claims and other important information

This policy **schedule** details the additional cover **you** have purchased. The master policy detailing the cover provided as part of **your accommodation** is retained by **your accommodation** office and can be seen on request.

The Insurance has been prepared in accordance with **your** instructions – please read it carefully to make certain that it meets **your** requirements. Saxon will be please to provide any further information **you** may require.

Please note that the Information **you** supply at any time, including claim information, may be required by the insurer, its associated companies and agents or the University. It may be disclosed to the regulatory bodies for the purpose of monitoring and/or enforcing the **insurers** compliance with regulatory rules/codes.

CONTENTS

Section		Page
Insurer		3
Your Cancellation Rights		3
How to Claim		3
Definitions		4-5
Basic Cover		
Section A	<u>Personal Possessions</u>	6
Section A1)	<u>Credit / Debit Cards</u>	6
Section A2)	<u>Personal Money</u>	6
Section A3)	<u>Freezer Food</u>	6
Section A4)	<u>Washing Machine (Damage to Clothing)</u>	7
Section A5)	<u>Legal Responsibilities to Third Parties</u>	7
Section A6)	<u>Locks & Keys</u>	7
Section A7)	<u>Meters / Phones / Books</u>	7
Section A8)	<u>Hospital Benefit</u>	7
Section A9)	<u>Damage to Property</u>	7
Section A10)	<u>Assault</u>	8
Section A11)	<u>Broken Bones</u>	8
Section B	<u>Desktop Computer Equipment</u>	8
Optional Extensions		
Section C	<u>Laptop & Portable Computers</u>	8
Section D	<u>Sports Equipment</u>	9
Section E	<u>Musical Instruments</u>	9
Section F	<u>Pedal Cycles</u>	9
Section G	<u>Sports Shield Plus - Personal Accident</u> (Only applicable if shown in the schedule)	10
Section H	<u>Legal Expenses</u>	11-12
Legal Expenses Exclusions		13
Legal Expenses - Claim Settlement Conditions		13-15
Legal Expenses - Complaints Procedure		15
General Exceptions		16
General Conditions		17
Basis of Settling Claims		18
Claim Conditions		18-19
Complaints Procedure		20
Important Contacts: Online Phone Us Write to Us		21
Terms of Business		22

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 & 5; they are printed in **bold type** whenever they appear in the policy.

There are also some general exceptions, which apply to your policy, and **we** have listed these on page 16.

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. This policy does not provide any inflation protection cover; it is important that you check regularly that the sums insured are adequate for **your** needs and keep **your** cover up to date. If they are not **you** MUST contact **us** immediately. **Your personal possessions policy, schedule** and any **endorsements** are the basis of the contract between **you** and **us** - please keep them in a safe place. The contract is based on the information that **you** gave **us** when you applied for the insurance.

We will provide cover for the sections of the policy shown on the **schedule** for the **period of insurance** or until **your** lease for Hall **accommodation** ceases which ever occurs first. **You** must pay the premium for the **period of insurance** and keep to all the conditions set out on page 17.

For your protection, telephone calls may be recorded and may be monitored.

INSURERS

This insurance has been arranged by UK & Ireland Insurance Services (Online) Limited. Saxon is a trading style of UK & Ireland Insurance Services (Online) Limited.

UK & Ireland Insurance Services (Online Limited) are authorised and regulated by the Financial Services Authority. Our registration No. 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

Norwich Union Insurance Limited underwrites the insurance in respect of sections A to G inclusive Norwich Union Insurance Limited registered in England no. 99122. Registered office at: 8 Surrey Street, Norwich, NR1 3NG.

A member of the Aviva group. Authorised and regulated by the Financial Services Authority.

Royal and Sun Alliance via First Assist Insurance Services Limited underwrite the insurance in respect of section H Registered office at: Legal Expenses Division, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU

Authorised and regulated by the Financial Services Authority.

YOUR CANCELLATION RIGHTS

You have the right to cancel **your** policy during a period of 14 days after the later of the day of purchase of the contract or the day on which **you** receive **your** policy documentation.

If **you** wish to do so, and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have received cover. This will be calculated on a pro-rata bases for the period in which **you** have received cover and will include an additional charge to cover the administrative cost of providing the policy.

To exercise **your** right to cancel **your** policy, please contact **your** insurance adviser at the address shown on your policy schedule.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force for the term of the policy and **you** will be required to pay the premium as stated.

HOW TO CLAIM

Except in respect of Section H (please see the Conditions to that Section which apply).

If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

Telephoning Saxon Claims Service on 0871 230 9000 quoting **your** policy number shown on your policy **schedule**.

Or by downloading a claim form from www.cover4students.com/blockhalls

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** own records). For all claims **you** will need to send **your** original policy **schedule**.

DEFINITIONS (Applicable to the whole insurance policy unless otherwise indicated)

Any words or expressions listed below will carry the same meaning wherever they appear in this Insurance.

Accommodation

The space at the hall of residence or lodgings occupied by **you** and the communal areas directly available to **you** (e.g. Kitchen) for the purpose of attending a full-time educational course or allocated to **you** by the **Accommodation provider** named in the **schedule**.

Accommodation Provider

The University or Establishment of Further Education or Private Sector **Accommodation Provider** to the Educational or Vocational Sector which enrolls Insured Students on full-time educational courses and is in receipt of or due to be in receipt of tuition fees and/or rental income and has entered into an agreement or licence with the Insured Student or key worker for the provision of **accommodation**.

Admittance

Being admitted to a **hospital** for at least one night as an in-patient as a result of an **injury**. Night means a period of at least 12 consecutive hours.

CD's/DVD's

A collection of data carrying media including Compact Discs, DVD's, Vinyl Records, Audio and Video Cassettes and Computer and Video games.

Credit / Debit Cards

Credit, debit, cheque, charge, prepayment and cash dispenser cards all belonging to or held by you solely for private purposes.

Death

Death through any cause other than accident

Desktop Computer Equipment

Your monitor, hard drive, mouse, keyboard, printer, scanner and accessories up to £150 in total including pre-loaded computer software.

Excess

The first part of each and every claim, which **you** must pay, as specified in the **schedule** for each and every loss.

Fracture

A break in any bones other than any tooth.

Geographical Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (hereinafter the **United Kingdom**)

Hospital

Any institution, which meets each of the following criteria:

- a) Is licensed as a **hospital**, where licensing is legally required
- b) Maintains permanent 24-hour nursing facilities supervised by State Registered Nurses (or nurses with equivalent qualifications) for the care of overnight resident patients
- c) Provides diagnostic and therapeutic facilities for the surgical and medical diagnosis, treatment and care of injured and sick persons and under the supervision of a Registered Medical Practitioner
- d) Is not primarily a clinic, place of rest for the elderly or place for alcoholic or drug addicts

Injury

Unforeseen and unexpected bodily **injury** not including any condition which develops gradually or naturally, any illness or degenerative process, mental or nervous illness or disorder or any post traumatic stress disorder.

Laptop/Portable Computers

Includes all small hand held or Lap held computers defined as but not limited to **Laptop, Palmtop** or PDA's.

Location

The area in which the cover applies, as specified in the **schedule**, being:

Location A: whilst in **your accommodation** or whilst elsewhere in the **United Kingdom**.

Location B: solely whilst in **your accommodation** or whilst in direct transit between **your accommodation** and Your permanent home address in the **United Kingdom** at the beginning and end of published term time or **your** custody in any building on campus during published term time securely locked in College/University designated storage areas on Campus outside published term time or in any place of residence at which you are temporarily residing during published term time. If the **accommodation provider** permits **your accommodation** during vacation periods.

Our liability in respect of any one bag, holdall, trunk, container or suitcase shall not exceed £500 whilst in transit.

Operative Sections

Those sections which **you** have selected as specified in the **schedule**.

DEFINITIONS (Applicable to the whole insurance policy unless otherwise indicated)

Any words or expressions listed below will carry the same meaning wherever they appear in this Insurance.

Period of Insurance

The period specified in the **schedule** for which the premium has been paid commencing on the date the College/University commences the Insurance. The premium payable is a minimum premium for the **period of insurance** shown in the **schedule** or until the lease for Hall **accommodation** ceases whichever ever occurs first.

Permanent Total Disablement

Prevents **you** from engaging in **your** usual occupation, vocation or studying.

Personal Money

Cash, bank and currency notes, cheques, money and postal orders, current postage stamps, savings stamps and certificates, premium bonds, luncheon vouchers, travellers cheques, season travel tickets and gift tokens all belonging to **you** or held by **you** solely for private purposes.

Personal Possessions

Wearing apparel, linen and soft furnishings (apparel and linen will be settled on an indemnity only basis i.e. a deduction will be made for wear and tear) personal furnishings, kitchen equipment, photographic or audio/visual equipment, goods under a formal legal hire agreement and similar items of personal use or adornment, including books and similar university property on loan all belonging to **you** or for which **you** are responsible.

Pre-Existing Medical Condition

A medical condition, which has been diagnosed, prior to inception of this Insurance.

Professional Cost and Expenses

Any costs incurred by a third party, on the standard basis of any civil proceedings, for which **you** may be made liable by order of a court or by agreement.

Proceedings

Civil, criminal, tribunal or **arbitration** proceedings or appeals arising from them

Registered Medical Practitioner

Any legally qualified medical practitioner other than.

You

Your close relative

Room

The **room** at your **accommodation** occupied by **you** for the purpose of attending a full-time educational course.

Schedule

This provides **your** details, the **period of insurance** and the premium and specifies any endorsements and warranties, which amend the standard insurance wording.

Sum Insured

The amount stated in for each section of cover as shown in your schedule.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands

We/Us/Our

Shall mean: for the purpose of the **Definitions**, General Exceptions, General Conditions, Norwich Union Insurance Limited and/or First Assist Insurance Services Limited via Royal Sun Alliance plc as the context may require. For the purpose of section A to G inclusive Norwich Union Insurance Limited, for the purpose of Section H FirstAssist Insurance Services Limited via Royal Sun Alliance plc

You/Your

The person named in the **schedule** who is enrolled on a full-time educational course and registered with a recognised university or college who is paying or due to pay tuition fees and/or is in receipt of a grant and/or loan in respect of such course and/or who has entered into an agreement or licence for the provision of **accommodation**.

SECTION A: PERSONAL POSSESSIONS	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you for:</p> <p>A) Accidental Loss or Damage to your personal possessions occurring during the Period of Insurance whilst in the location, subject to the Single Article Limit of £250 (unless stated otherwise in the schedule)</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the single item limit of £250 (unless stated otherwise in your schedule) • Any amount exceeding £500 for CD's/DVD's • Theft from an unattended motor vehicle unless at a designated service station. • Property more specially insured under this or any other policy. • Desktop computer and accessories. • Laptop Computers and accessories. • Sports Equipment, Music Equipment or Pedal Cycles and accessories. • Mobile phone and accessories. • Contact Lenses. • Pets and Livestock. • Credit cards, personal money, deeds, bonds, securities or certificates, collection of stamps, coins or medals • Motor vehicles, caravans, aircraft, watercraft or trailers or their accessories <p>Any loss or damage:</p> <ul style="list-style-type: none"> • Occurring outside of the location unless specified in the policy schedule. • When left unattended away from your room. • Occurring outside of the United Kingdom.
<p>Section A1) Credit/ Debit Cards</p> <p>We will indemnify you for financial loss resulting from the fraudulent use of Credit Cards by an unauthorised person following the loss of the credit cards anywhere in the United Kingdom during the period of insurance.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A1:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount exceeding £500 (after deduction of the excess). • Loss of credit cards not reported to the police and to the issuing organisation within 24 hours of discovery. • Any loss occurring outside of the United Kingdom.
<p>Section A2) Personal Money</p> <p>We will pay for loss of Personal Money caused solely by theft from your room involving forcible and violent entry to or exit from the room of which there is visible evidence.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A2:</p> <ul style="list-style-type: none"> • The excess (The first £10 of any claim). • Any amount exceeding £50 (after deduction of the excess). • Loss of credit cards not reported to the police and to the issuing organisation within 24 hours of discovery. • Any loss occurring outside of the United Kingdom.
<p>Section A3) Freezer Food</p> <p>We will pay for deterioration of frozen foods belonging solely to you in the domestic deep freezer and/or domestic refrigerator in your room or in the kitchen area allocated to your room caused by:</p> <ul style="list-style-type: none"> • A rise or fall in temperature; • Contamination through escape of refrigerant or fumes; • Accidental failure of the electricity or gas supply. 	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A3:</p> <ul style="list-style-type: none"> • Any amount exceeding £25. <p>Losses occurring:</p> <ul style="list-style-type: none"> • Due to the deliberate act of the supply authority • If the compressor is more than 12 years old • After your room has been unoccupied for more than 35 consecutive days.
<p>Section A4) Washing Machine (Damage to Clothing)</p> <p>We will pay for damage to your clothing caused by unless damage is caused by malfunction of the laundry equipment supplied by the University, College or their contractors.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A4:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount exceeding £100 (after deduction of the excess). • No cover applies due to operator error. • Damage caused by any laundry equipment not supplied by the University, College or their contractors.

SECTION A: PERSONAL POSSESSIONS	
What Is Covered	What is not covered
<p>Section A5) Legal Responsibilities to Third Parties</p> <p>We will indemnify You against all amounts, which You shall become legally liable to pay in respect of accidental bodily Injury to any person or accidental loss of or accidental damage to material property occurring during the Period of Insurance as a result of:</p> <ul style="list-style-type: none"> • Occupation of your room. • Any act or omission of a personal nature committed anywhere in the United Kingdom. <p>The amount payable will not exceed £1,000,000 in respect of all claims arising from one incident plus legal costs and expenses in connection therewith, which are incurred with our written consent.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A5)</p> <ul style="list-style-type: none"> • Bodily Injury to you or to members of your family. • Loss of or damage to property owned by you or in your custody or control. (Except for anything covered under the Legal Responsibilities as Tenant section). • Ownership possession or use of any land or building (other than the occupation of your room) • Mechanically or electrically propelled vehicles or their trailers. • Aircraft, hang-gliders, hovercraft, watercraft, boards or any other craft or equipment designed for use in or on water other than hand or foot propelled boats, punts or canoes owned by you. • Firearms other than shotguns or airguns used for sporting purposes. • Any animal other than cats or dogs • Any profession occupation or business • Bodily Injury to any person who at the time of sustaining such Injury is engaged in duties in connection with Employment by you. <p>Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.</p>
<p>Section A6) Locks and Keys</p> <p>If the keys to your room are stolen we will pay the reasonable costs of replacing and installing all locks operated by those keys up to an amount of £50.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A6)</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount exceeding £50 (after deduction of the excess).
<p>Section A7) Meters/Phones/Books</p> <p>We will pay in respect of accidental loss of or damage to:</p> <ul style="list-style-type: none"> • Water or oil meters; • Telephones; • Library books for which you are responsible 	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section 1f)</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount exceeding £150 (after deduction of the excess). • Any amount that is not supported by a bill • Any loss or damage occurring outside of the United Kingdom. • The excess shown in your schedule. • Theft from an unattended motor vehicle • Any amount in relation to a Mobile Phone and its accessories.
<p>Section A8) Hospital Benefit</p> <p>We will pay you £30 as a result of your admittance to hospital for each night that you spend in hospital, up to a maximum of 7 nights, during the period of insurance.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A8)</p> <ul style="list-style-type: none"> • Any claim in relation to a sporting activity. • Any period of absence not covered by the terms of this policy. • Flying (unless you are a fare paying passenger on a scheduled flight). • Intentional self-injury, suicide or attempted suicide. • Any claim occurring outside of the United Kingdom.
<p>Section A9) Damage to Property</p> <p>We will indemnify you against Legal responsibilities as a tenant up to an amount of £5,000 for:</p> <ul style="list-style-type: none"> • Accidental damage to landlord's property; • The cost of repairing accidental damage to underground services supplying your room. 	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A9)</p> <ul style="list-style-type: none"> • The excess (The first £100 of any claim). • The maximum amount payable is £5,000(after deduction of the excess) in any period of insurance. • Theft or attempted theft by you or by anyone who is living with you.

SECTION A: PERSONAL POSSESSIONS	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>Section A10) Assault We will pay you up to £150 in any one period of insurance un respect of cost necessarily incurred by you as a direct result of a criminal assault.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A10)</p> <ul style="list-style-type: none"> • Any amount exceeding £150 (after deduction of the excess) in any period of insurance. • Any incident not notified to the police within 24 hours and recorded as a criminal assault. • Any incident occurring outside of the United Kingdom.
<p>Section A11) Broken Bones We will pay the £100 if during the period of insurance the insured suffers accidental injury, which results in a fracture of one or more bones.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section A11)</p> <ul style="list-style-type: none"> • Any claim in relation to a sporting activity. • Any period of absence not covered by the terms of this policy. • Any period where a payment is paid in lieu of notice or, where notice does not have to be worked. • Flying (unless you are a fare paying passenger on a scheduled flight). • Intentional self-injury, suicide or attempted suicide. • Any claim occurring outside of the United Kingdom.

SECTION B: DESKTOP COMPUTER EQUIPMENT	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you for: Accidental loss or damage to desktop computer equipment (including software) occurring during the Period of Insurance whilst in the Location.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section B:</p> <ul style="list-style-type: none"> • The excess (The first £25 of any claim). • Any amount above £1250 after the deduction the excess (unless stated otherwise in your schedule). • Theft from an unattended motor vehicle unless at a designated service station. • The cost of replacing any software that has not been purchased commercially. • Damage caused by wear and tear, damp • Damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything that happens gradually. • Laptop Computers and accessories.

SECTION C: LAPTOP & PORTABLE COMPUTER EQUIPMENT	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you for: Accidental loss or damage to Laptop and Portable computing equipment (including software) occurring during the period of insurance whilst in the Location up to the full replacement value if stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section C:</p> <ul style="list-style-type: none"> • The excess (The first £100 of any claim). • Any claim where the laptop has not been registered with Saxon insurance. • Theft from an unattended motor vehicle unless at a designated service station. • The cost of replacing any software that has not been purchased commercially. • Damage caused by wear and tear, damp • Damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything that happens gradually. • Desktop computer equipment. <p>Any loss or damage:</p> <ul style="list-style-type: none"> • When left unattended away from your room. • Occurring outside of the location unless specified in the policy schedule. • Occurring outside of the United Kingdom.

SECTION D: SPORTS EQUIPMENT	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you by repair or replacement in respect of accidental loss of or damage to sports equipment occurring during the period of insurance whilst in the Location if stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section D:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the single item limit of £250 (unless stated otherwise in your schedule). • Specified in the policy schedule. <p>Any loss or damage:</p> <ul style="list-style-type: none"> • Whilst taking part in professional sport • To bats, bowls, bows, clubs, fishing rods, racquet's skis, poles or sticks whilst in use or play. • When left unattended away from your room. • Occurring outside of the location unless specified in the policy schedule. • Occurring outside of the United Kingdom.

SECTION E: MUSICAL INSTRUMENTS	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you by repair or replacement in respect of accidental loss of or damage to musical instruments occurring during the period of insurance whilst in the Location if stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section E:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above the single item limit of £250 (unless stated otherwise in your schedule) specified in the policy schedule. <p>Any loss or damage:</p> <ul style="list-style-type: none"> • To strings, reeds or drum heads unless resulting from theft of the instrument. • When left unattended away from your room. • Occurring outside of the location unless specified in the policy schedule. • Occurring outside of the United Kingdom.

SECTION F: PEDAL CYCLES	
<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will indemnify you by repair or replacement in respect of accidental loss of or damage to pedal cycles occurring during the period of insurance whilst in the Location if stated in your policy schedule.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section F:</p> <ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount exceeding the sum insured stated in your policy schedule. <p>Any loss or damage:</p> <ul style="list-style-type: none"> • When left unattended away from your room unless securely locked. • To tyres and accessories unless resulting from theft of the pedal cycle or the pedal cycle is damaged in the same incident. • While the pedal cycle is being used for racing or time trials. • Occurring outside of the location unless specified in the policy schedule. • Occurring outside of the United Kingdom.

SECTION G: SPORTS SHIELD PLUS - PERSONAL ACCIDENT

<u>What Is Covered</u>	<u>What is not covered</u>
<p>We will pay the amount set out in the schedule of Benefits below if during the period of insurance the insured suffers accidental injury whilst participating in any sporting activity (except any of the excluded activities) which results within 12 months in accidental death or permanent total disability or which results in immediate admittance to hospital or the fracture of one or more bones.</p>	<p>We will not pay for the following in addition to the general exceptions on page 16 in connection to claims under section G:</p> <ul style="list-style-type: none"> • Any period of absence not covered by this policy • Any period where payment is paid in lieu of notice or where notice does not have to be worked. • Flying (unless you are a fare paying passenger on a scheduled flight) • Intentional self-injury, suicide or attempted suicide • Any injury occurring outside of the United Kingdom.

Schedule of Benefits

Broken or Fractured Bones Benefit from a finger to a pelvis	£200 per accident
Hospitalisation following an accident (max. 400 nights)	£30 per night
Accidental Death	£10,000
Permanent Total Disablement any occupation	£20,000
Loss of 2 eyes / 2 or more limbs	£20,000
Loss of 1 eye / 1 limb	£10,000
Loss of 2 ears	£4,000
Loss of use of Shoulder / elbow / hip / knee / ankle / wrist	£3,000
Loss of 1 thumb	£3,000
Loss of 1 forefinger	£2,000
Loss of Any other finger / big toe	£1,000
Loss of Any other toe	£200

SECTION H: LEGAL EXPENSES

This part of the policy sets out the cover **we** provide for **legal expenses** protection for **you**, if this section is shown on **your schedule**.

Glossary of Legal Terms

The following is a glossary of some legal terms **we** have used in this section.

Arbitration: A meeting held in private to settle a dispute about the policy. This is less formal than a **court** hearing.

Disbursements: Money that **your** solicitor has spent on **your** behalf, in dealing with **your** case. These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.

Expert Witness: A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

Words with special meanings

Words with special meanings are printed in bold and will have the meanings shown for those words (as set out on pages 4-5). The words that are set out below have meanings that only apply to this section of the policy.

Any one claim: All **legal proceedings**, including appeals, arising from or relating to the same original cause or event.

Court: A **court**, tribunal or other appropriate authority.

Full Enquiry: Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of **your** tax affairs in detail.

Goods: Items **you** own or for which **you** are legally responsible, except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

Legal Expenses: **your representative's** fees, costs and disbursements which **we** have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay. Anything more than is allowed on the standard basis must be paid by **you**.

Legal Proceedings: Legal action in a civil court to protect **your** rights in a dispute.

Representative: The solicitor or other suitably qualified person appointed to act for **you**.

Standard basis: The basis for charging costs:

- a) In England and Wales under Part 44, paragraph 4.1(a) and 4.2 The Civil Procedure Rules - Order 62, Rule 12 of the Rules of the Supreme Court 1965; or
- b) In Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

Territorial limits: Great Britain, Northern Ireland, the Isle of Man and Channel Islands.

We, us, our: FirstAssist Insurance Services Limited, which handles claims on behalf of the insurer.

You can contact **us** at:

FirstAssist Insurance Services Limited, Legal Expenses Division,
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

You, your: The person or people named as policyholder on the policy and all members of **your family**.

Your family: **you, your** husband, wife, partner, children (including foster and adopted children), parents and relatives, who all normally live with **you**.

SECTION H: LEGAL EXPENSES	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We provide the following cover for legal expenses. The cause of the action must happen within the territorial limits and during the period of insurance. The legal proceedings must be taken or defended in the territorial limits. You must have told us about the claim within six months of the cause of action arising. We must have given our agreement to support your claim.</p> <p>The sum insured in total for any one claim is £30,000.</p>	<p>Anything, which is excluded on page 16 of this policy wording.</p>
<p>Personal Injury</p> <p>The cost of you taking legal proceedings against another person or organisation as a result of an event, which causes your death, or bodily injury.</p>	<ul style="list-style-type: none"> • Any death, illness or injury, which happens gradually or is not caused by a sudden or specific accident. • Any death, illness or injury, which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner. • Defending civil legal proceedings that are connected with: <ul style="list-style-type: none"> - Death, disease or illness of or bodily injury to anyone; Or - Loss or destruction of, or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage). • Any claim to do with a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle). • Any claim where the amount in dispute is less than £250.
<p>Consumer Protection</p> <ul style="list-style-type: none"> • The cost of your taking legal proceedings against another person or organisation as a result of: <ol style="list-style-type: none"> a) A dispute over a contract for buying, selling or renting goods or services; b) A person or organisation breaking the requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in your losing money. • The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services. 	<ul style="list-style-type: none"> • Any dispute over a contract, which arises less than 90 days after the insurance first started, unless the dispute is to do with a contract, which started after you took out the insurance. • Any matter connected with a moneymaking activity. • Anything to do with building, converting, extending, altering, renovating or demolishing your home. • Any dispute connected with letting, subletting, or allowing another person to live in your home. • Anything to do with a motor vehicle, its parts or accessories. • Any claim where the amount in dispute is less than £250.
<p>Employment</p> <p>The cost of defending legal action brought against you in the territorial limits as a result of a prosecution, which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, and the Data Protection Act 1998, or any Act's, which replace or change these.</p>	<ul style="list-style-type: none"> • Legal action brought against you less than 90 days after the insurance first started. • Any matter connected with a moneymaking activity. • Defending any motoring prosecutions. • Defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.

LEGAL EXPENSES | EXCLUSIONS

These are the exclusions, which apply to the **legal expenses** section of **your** policy.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event, which you report to us more than six months after it, happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses** **you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil **legal proceedings** that are connected with:
 - Death, disease or illness of or **bodily injury** to anyone;
 - **Your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - The loss or destruction of or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage.)
10. Any **legal proceedings** between any members of **your family** (This does not apply to **accidents** involving motor vehicles.)
11. Any **legal proceedings** between **you** and **your** husband, wife or partner, or former husband, wife or partner. This includes **legal proceedings** relating to custody, access or maintenance.
12. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
13. Any dispute with **us** or the **insurer**, that is not dealt with under the **arbitration** condition on page 13 of this policy wording.
13. Any direct or indirect liability, loss or damage caused:
 - To equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
 - By computer viruses.

This does not apply to **legal expenses** connected with claiming compensation following **your** death or bodily injury.

LEGAL EXPENSES | CONDITIONS

These are the other conditions **you** must keep to as **your** part of the contract.

Preventing Legal Proceedings

You must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible.

Arbitration

If there is a dispute between **you** and **us** or the **insurer** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the arbitration will pay all the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

You can still use the complaints procedure shown on page 20.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Telling Us About The Claim

If anything happens which might lead to a claim, **you** must tell **us** as soon as possible by filling in a claim form.

You must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your** **representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Telling Us About The Claim

If anything happens which might lead to a claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your** **representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

Giving Our Agreement

We will agree if all of the following apply.

- **We** think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome.
- The **legal proceedings** arise from a cause of action, which is covered by this insurance. This cause of action must happen within the **territorial limits** and during the **period of insurance**.
- A court within the **territorial limits** will deal with the **legal proceedings**.
- **You** have kept to the terms and conditions of the policy and none of the exclusions listed on page 16 of this section and pages 18-19 of the policy exclusions that apply to **your** claim.

If **we** do not accept **your** claim, **we** will tell **you** why.

If, during the claim, **we** think that there is no longer a reasonable chance of **your** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**. If **we** do not carry on with **your** claim, **we** will tell **you** why.

Choosing a Representative

In the period before **we** can agree that **legal proceedings** are necessary, or in the circumstances set out in claims condition 10 on page 18, **we** may take on and carry out in **your** name, any negotiations for **you**. **You** must agree to a settlement, which is reasonable. If **we** agree that **legal proceedings** are necessary, but **we** are not able or **you** do not want **us** to act for **you**, **we** will agree with **you** on a representative to act for you. **We** will suggest a shortlist of **representatives** who will be willing and able to act for **you**. **You** can choose a **representative** from this shortlist. If **you** prefer not to use a **representative** from this list, **we** will consider **your** choice. **You** will need to satisfy **us** that **your** chosen representative has the necessary expertise to deal with **your legal proceedings**. **You** must also confirm that he or she will not charge more than a **representative** on the list. However, **you** can pay the difference between **your** chosen **representative's** fees and those of a **representative** on the shortlist. In some circumstances, **we** may not accept the **representative** you have suggested, but **we** will explain why. If **we** cannot agree on **your representative**, **you** can take the matter to an independent arbitrator. This process is set out on page 16 of this policy wording. Any **representative** you choose is appointed to act for **you**.

Rights and Responsibilities

You must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without getting **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

You must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute are acceptable and that **we** may pay the bill for **you**.

You and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses**, which the **insurer** has paid or has been asked to pay.

If the **insurer** pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to end **your** case, the **insurer** and **you** will share any **legal expenses** that are recovered. The **insurer** and **you** will each receive the same percentage as originally paid.

Information your Representative will need from You

You must give **your representative** all the information and help he or she may need. This will include a truthful account of the facts of **your** case and any paperwork to do with **your** case.

What you and your representative must do for Us

We must be able to contact **your representative**. **You** and **your representative** must co-operate and tell **us** about developments to do with **your** case.

If **we** ask for this, **we** must be able to have access to **your representative's** files. This includes the truthful account of the facts of **your** case and any paperwork **you** have supplied to **your representative**.

If **your representative** wants to consult a barrister or **expert witness**, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or **expert witness**, and the reasons why **you** need one.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS

Appealing Against a Court's Decision

If **you** want to appeal against a **court's** decision, **you** must give **us your** reasons for bringing the appeal. **We** will give **you our** agreement if all of the following apply.

- **You** must tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of claims settlement condition 9 on page 18.
- **Your** appeal meets the requirements of claims settlement condition 9 in the same way as **your** initial claim for **legal expenses**.

What action we may take

We may take over, in **your** name, all legal action in any of the following circumstances.

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court.
- If **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement, which is reasonable.

If **we** ask, **you** must tell **your representative** to get the court to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

LEGAL EXPENSES | COMPLAINTS PROCEDURE

If **you** have a complaint about **your** policy, please contact:

The Customer Services Department, Legal Expenses Division, FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

GENERAL EXCEPTIONS

The policy does not cover:

1. Any claims not submitted to the underwriter within 31 days of the incident occurring.
2. Loss of damage caused by deliberate acts by **you** or **your family** or any person invited by **you** into **your room** or temporary residence.
3. Loss from any unattended motor vehicle
4. Equipment installed in or on any motor vehicle or property in or on any motorcycle.
5. Confiscation or detention by Customs or other officials or authorities.
6. **We** will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite or carpet 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.
7. **We** will not pay for any loss or damage, which happens before this cover starts or which arises from an event before this cover starts.
8. Loss or damage caused by wear, tear, repairing, restoring, renovating, cleaning, dyeing, faulty workmanship, defective design, use of defective material, scratching, denting, depreciation, rot, fungus, insects, vermin, pests, pets, atmospheric or climatic conditions, electrical or mechanical breakdown, or any gradually operating cause.
9. Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - a) Was the result of an intentional act;
 - b) Was expected or should have been expected;
 - c) Was not caused by a sudden incident; or
 - d) Was not during any **period of insurance**.
10. Loss or damage to property, **permanent total disablement**, costs or expenses or legal liability directly caused by or contributed to by or arising from: ionising radiation's or radioactive contamination from any nuclear fuel or from any nuclear waste which results from the burning of nuclear fuel; or the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
11. Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound, wet rot or dry rot.
12. Computer equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all and by computer viruses.
13.
 - a) War any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event – war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power.
 - b) Terrorism harm or damage to life or to property (or the treat of such harm or damage) by nuclear and/or chemical and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

Terrorism is defined as any act or acts including but not limited to:

- a) The use or threat of force and/or violence and/or.
- b) Harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part from political religious ideological or similar purposes.

GENERAL CONDITIONS

Cancel lation

- a) **We** may cancel this policy by sending **you** a recorded delivery letter to **your** 7 days notice of cancellation to **your** last known address.
- b) **You** may cancel this policy, in which case **you** will be entitled to a pro rata refund of **your** premium less a £10 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 £40 or less in total in which case no refund will be made.
 - III. **You** have claimed during the insurance period.

Changes

You must notify **us** of any change in the information given to **us**. Failure to do so may invalidate **your** insurance or result in cover not operating. You must tell **us** straight away about any of the following changes:

- If **your** room is **unoccupied** for more than 35 days.
- If **you** are convicted of any offence.
- Any change in the cover **you** need.

Other Insurance

This certificate does not apply to any loss or damage, costs or expenses or legal liability for which an indemnity or partial indemnity is available under any other policy of insurance.

Compliance with terms

Our liability to make payment under the Certificate will be conditional upon compliance with the terms and conditions of the Certificate.

Interest

No sum payable will carry any interest.

Fraud

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

Law

You and **we** can both choose the law, which will apply to this contract. This contract is governed by Scottish Law if **you** live in Scotland and English Law if **you** live elsewhere in the **United Kingdom** unless it says differently anywhere else in the policy.

Excl usion of third party rights

This policy is not intended to nor shall create any rights, entitlements, claims or benefits enforceable by any person that is not a party to it. Accordingly, no person shall derive any benefit or have any right, entitlement or claim in relation to this policy by virtue of Contracts (Right of Third Parties Act 1999).

Transfer

You may not transfer **your** interest in the Certificate without **our** consent.

BASIS OF SETTLING CLAIMS

How we settle claims for all sections of the policy except section H

1. If an item has been damaged and it can be economically repaired **We**, Saxon or their representative will either arrange or authorise repair and **we**, Saxon or their representative will pay the cost of repair. Otherwise, **We**, Saxon or their representative will replace the item with a new one of similar quality through **our** preferred suppliers, or at **our** option, **We**, Saxon or their representative will pay the replacement cost of a new item of similar quality.
If **we**, Saxon or their representative agree not to repair or replace an item, at **our** option **we**, Saxon or their 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**, Saxon or their 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**, Saxon or their representative will not pay for any loss of value to any item, which **we** have repaired or replaced.
4. Where an **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**, Saxon or their 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.
6. The most **we**, Saxon or their 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**.

CLAIMS CONDITIONS

You must:

1. Notify the police in relation to claims for theft of **your personal possession** within 24 hours of its discovery and obtained a written report, which includes a crime reference number.
2. Advise the police as soon as reasonably possible if there has been riot damage, vandalism or any malicious act or if any insured property has been lost outside **your room**.
3. Advise the issuing organisation within 24 hours of any loss of **credit cards**.
4. Not admit or repudiate liability without **our** written consent.
5. Send to Saxon claims service any notification from the court of impending prosecution as soon as possible after it is received.
6. Provide at **your** own expense all details and evidence (including proof of ownership and value) that **we** may reasonably ask about a claim. **You** must also help us to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.
7. Obtain and act upon the advice of a registered medical practitioner in connection with any accident.
8. Submit to any medical examination on **our** behalf and at **our** expense when and as often as **we** require.
9. Forward to **us** on receipt every letter, claim, writ, summons and process. 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.
10. **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.
11. **You** must take all reasonable steps to prevent loss, damage, costs, expenses, accident or bodily injury and to maintain the property insured in a good condition and in good repair.

GENERAL CLAIMS CONDITIONS

1. **We**, Saxon or their 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. **We**, Saxon or their 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.
3. **We**, Saxon or their 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.
4. 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.
5. If **you** find a **credit card** is missing tell the **credit card** company immediately and tell **us** as soon as **you** can.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will at our option repair or replace the lost or damaged property or pay in cash or vouchers the amount of the loss or damage.</p> <p>If the damage can be repaired but repair or reinstatement is not carried out, we will Pay the reduction in the value of the item in cash or vouchers resulting from the damage, but not exceeding the estimated cost of repair.</p> <p>We will not automatically reinstate the sum insured under your policy in the event of a claim, unless we have given you written notice to the contrary before Payment.</p>	<ul style="list-style-type: none"> • We will not pay more in total than the sum insured stated on your schedule and this must be adequate to cover the full cost of replacing as new all items, other than clothing, household linen and rented household goods, and college property on loan. • We will deduct an amount for wear, tear and depreciation in respect of: <ul style="list-style-type: none"> - Clothing and household linen. - Rented household goods. - College property on loan. • Set in your schedule or in this policy are limits in respect of individual items or groups of items: <ul style="list-style-type: none"> - TV, Video, DVD players including portable radios, cassettes or compact disc players. - Photographic equipment (including film slides, negatives and photographic prints) video cameras and camcorders. - Jewellery, watches musical instruments and other valuables. - CD's, DVD's, video, audiocassettes, discs, records, cartridges, CD ROM's and computer games.

CUSTOMER SERVICE INFORMATION

Saxon wishes to provide **you** with a high standard of service to deal with any claims covered by this policy document fairly and promptly. Any enquiry **you** may have regarding **your** policy **schedule** or policy document should be addressed to Saxon Insurance. Please be ready to provide all relevant details of **your** schedule and, in particular, **your** policy number to help **your** enquiry to be dealt with speedily.

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 Saxon who arranged this insurance.

Complaints Officer, Saxon Insurance, UK and Ireland Insurance Services (Online) Limited
Bank House, Warwick Street, Manchester, M25 3HN

If **you** are unhappy with the service of Norwich Union Insurance Limited, **you** can contact:

The Chief Executive, Norwich Union Insurance Limited,
Surrey Street, Norwich, NR1 3NS

If the matter is not resolved to **your** satisfaction, **you** will be provided with the Company's final response so that **you** can, if **you** wish, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

If **you** are unhappy have a query or complaint regarding the Legal Expenses section **you** can contact:

The Customer Services Department, Legal Expenses Division, FirstAssist Insurance Services Limited
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division, Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Please note that the Ombudsman will only consider **your** complaint if **you** have already given **us** the opportunity to resolve it. Following the complaints procedure does not affect your legal rights.

THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

IMPORTANT CONTACTS

MANAGE YOUR POLICY

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

MAKE A CLAIM

Download a claim form	www.cover4students.com/blockhalls
New Claims: Ask a question about a new claim	newclaims@cover4students.com
Existing Claims: Ask a question about an existing claim	existingclaims@cover4students.com

PHONE US

General Enquiries, Renewals & Policy Adjustments	0871 230 8000
Claims Department	0871 230 9000

WRITE TO US

UK & Ireland Insurance Services (Online) Limited, Bank House, Warwick Street, Manchester, M25 3HN
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FIND OUT MORE ABOUT US

COVER4STUDENTS.COM	
Specialist Insurance for Students: www.cover4students.com	
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	Commercial Vehicle Insurance
Satellite Navigation System Insurance	Employers & Public Liability Insurance
Mobile Phone Insurance	Professional Indemnity Insurance

TERMS OF BUSINESS AGREEMENT

DEFINITIONS: Saxon & Cover4Students.com are trading styles 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, 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 Norwich Union Insurance Limited. A member of the Aviva group. 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	£10.00
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.

REMUNERATION: 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 0871 230 5000.

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 **0871 230 5000**.

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: Our Terms of Business will be governed by and construed in accordance with English Law.