

Saxon Campus Block Halls Insurance

Master Policy Schedule of Insurance Cosmopolitan Housing Association | Master Policy No: SSB2920

COVER START DATE When your tenancy agreement with Cosmopolitan Housing Association commences.

COVER EXPIRY DATE 15/07/2010 or whenever your tenancy expires, whichever is sooner.

Master Policy Schedule of Insurance

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 www.cover4students.com/blockhalls

BASIC COVER DESCRIPTION		SUM INSURED	COVER INCLUDED
Section A	Personal Possessions	To their full value subject to a Single Item limit of £250	YES
Section A1	Credit / Debit Cards	£500.00	YES
Section A2	Personal Money	£50.00	YES
Section A3	Freezer Food	£25.00	YES
Section A4	Washing Machine (Damage to Clothing)	£100.00	YES
Section A5	Legal Responsibilities to Third Parties	£1,000,000.00	YES
Section A6	Locks & Keys	£50.00	YES
Section A7	Meters / Phones / Books	£150.00	YES
Section A8	Hospital Benefit	£30 per night / 7 nights	YES
Section A9	Damage to Property	£5,000.00	YES
Section A10	Assault	£150.00	YES
Section A11	Broken Bones	£100.00	YES
Section B	Desktop Computer Equipment	£1,000.00	YES

MAXIMUM AMOUNTS PAYABLE	ITEM LIMIT
The following items are subject to a maximum amount payable during the period of insurance	
Personal Possessions	£250.00
Desktop Computer Equipment	£1,000.00

CLAIM EXCESSES	EXCESS
In the event of a claim, you will be required to pay the following claim excesses.	
Personal Possessions & Desktop Computer Equipment	£25.00
Damage to Landlords Property	£100.00
Laptop & Portable Computers (subject to purchase of the relevant optional extension)	£100.00

PRINCIPLE EXCLUSIONS

- The claim excess.
- Theft from vehicles.
- Contact Lenses.
- Laptop Computer Equipment (unless Basic Cover is extended).
- Pedal Cycles (unless Basic Cover is extended).
- Musical Instruments (unless Basic Cover is extended).
- Sports Equipment (unless Basic Cover is extended).
- Sports Equipment whilst in use.
- Cover outside of your accommodation (unless Basic Cover is extended).
- Mobile Phones.

Your Duty of Care

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


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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.

Saxon Campus Block Halls Insurance

INSURER INFORMATION

The Saxon Campus Block Halls policy is arranged by UK & Ireland Insurance Services (Online) Limited with UK Underwriting Limited on behalf of:

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, S053 3YA in respect to sections A to G.

UK & Ireland Insurance Services (Online) Limited, UK Underwriting Limited, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

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.

WHAT ARE YOU INSURED AGAINST?

Your personal possessions and desktop computer equipment are insured for theft, loss or accidental damage.

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 Cosmopolitan Housing Association for personal possessions (or when your proposal is accepted, if later, for Optional Extensions) and expires on the 15/07/2010 or whenever your tenancy expires, whichever is sooner.

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

OPTIONAL EXTENSIONS AVAILABLE TO BASIC COVER

The Basic Cover provided can be extended to include the following items.

- **Personal Possessions Item Limits:** Extended item limits to £500 or £1,000.
- **Desktop Computer Equipment:** Extend the Basic Cover sum insured to £2,500.
- **Laptop & Portable Computers:** Extend the Basic Cover to include items up to £1,000 or £2,500.
- **Legal Expenses:** cover up to £30,000 for defending claims against you, for claiming against other people for damage or injury they cause you, plus employment protection such as unfair dismissal.
- **Sports Equipment:** Extend personal possessions cover to include sports equipment (item limits apply).
- **Personal Accident - Sports Shield Plus:** Cover up to £20,000 for accidental injury whilst participating in sports.
- **Musical Instruments:** Extend cover to include musical instruments (item limits apply).
- **Cover outside of your accommodation:** Provides cover against accidental damage or theft anywhere within the UK. You may wish to consider this optional extension if you own items such as laptop or handheld computer equipment, photographic equipment, jewellery and portable audio equipment such as mp3 players.
- **Pedal Cycles:** Extend the Basic cover to include pedal cycles within your accommodation. Cover can also be extended for accidental damage or theft anywhere within the UK.

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: 0845 618 7362*

IN WRITING: Complete and return the application form provided to you by your accommodation provider.

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 2048*

EMAIL: claims@cover4students.com