

Campus Block Halls Insurance
Master Policy Schedule of Insurance
LIV Student | Master Policy No: LIV2020

COVER START DATE Upon commencement of your tenancy agreement with LIV Student

COVER EXPIRY DATE 31/08/2021 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 www.cover4insurance.com/insurance-products/block-halls/LIV-Student/LIV-student-ireland/

COVER DESCRIPTION		COVER INCLUDED	SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	€5,000
SECTION 2	REPLACEMENT LOCKS & KEYS	YES	€250
SECTION 3A	DESKTOP COMPUTER EQUIPMENT	YES	€750
SECTION 3B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	YES	€750
SECTION 4	RENTAL PROTECTION	YES	€500
SECTION 5	PERSONAL ACCIDENT	YES	€15,000
SECTION 6	COLLEGE UNIVERSITY PROPERTY ON LOAN	YES	€500
SECTION 7	LANDLORDS PROPERTY TENANTS LIABILITY	YES	€5,000
SECTION 8	ACCIDENTAL DEATH OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	YES	€10,000
ENDORSEMENT 1D	MOBILE PHONE ROOM ONLY	YES	€250
ENDORSEMENT 3F	MUSICAL INSTRUMENTS ROOM ONLY	YES	€600

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	€1,000
DESKTOP COMPUTER EQUIPMENT	€750
IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT	€750
MOBILE PHONE	€250
MUSICAL INSTRUMENTS	€600
COLLECTION OF CDS, DVDS & OTHER DATA CARRYING MEDIA	€1,000

PRINCIPAL EXCLUSIONS

- The first €50 of any claim (the policy excess).
- Cover outside of your accommodation
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles
- Contact Lenses.

YOUR DUTY OF CARE

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

INSURER INFORMATION

This Campus Block Halls policy has been arranged on behalf of Cover4students.com by Riverside Underwriting Limited. Riverside Underwriting Limited is authorised & regulated by Financial Conduct Authority. Firm Number: 466942. This can be checked by visiting the FCA's website at www.fca.org.uk.

Cover4students.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at www.fca.org.uk.

This insurance is underwritten by Lloyd's Syndicate 5380 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA.

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COVER4STUDENTS.COM IS A TRADING STYLE OF UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED.
AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. REGISTER NO. 312248

* For our joint protection calls may be recorded and/or monitored.
Telephone lines are open Monday to Friday 9.00am - 5.00pm excluding public holidays.

This schedule, together with the policy wording, certifies that insurance has been effected between you and the insurer. In return for payment of the premium specified in the schedule, the insurer agrees to insure you in accordance with the terms and conditions in or endorsed on these documents. The insurer has entered into a Binding Authority Contract (reference B6839EW0142019) with Riverside Underwriting Limited under which the insurer has authorised Riverside Underwriting Limited to sign and issue these documents as its agent.

HOW TO CLAIM

If you need to make a claim, please contact us as soon as possible. If the claim involves a loss of theft, malicious damage, vandalism or any other criminal activity, you must report the incident to the Gardai/Police within 24 hours of discovery.

Phone Our Claims Team on: 0044 161 974 1101

ENDORSEMENTS APPLYING

ENDORSEMENT 1D: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of your mobile phone following forcible and violent entry to the insured address.</p>	<ul style="list-style-type: none"> • The maximum amount payable is €250 during the period of insurance. • The excess shown in your schedule. • Theft not involving forcible and violent entry. • When the mobile phone is in your insured address, loss caused while the insured address is unoccupied. • Mobile phone accessories. • The cost of unauthorised calls. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

ENDORSEMENT 3F: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up for loss or damage to your musical instruments by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is unoccupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is €600 during the period of insurance. • The excess shown in your schedule. • Loss or damage from fire caused by scorching without a fire actually starting. • Any claim for damage to your musical instruments resulting from: <ul style="list-style-type: none"> - wear, tear or any gradually operating cause or determination, inherent or latest defect - wet or dry rot, mildew, frost, rust or corrosion - insect, vermin or woodworm - dyeing or restoration or any commercial process of cleaning or repairing. • Faulty design or workmanship or use of faulty materials. • Breakage of strings and/or reeds and/or drum heads. • Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement. • Loss or damage caused by: <ul style="list-style-type: none"> - climate or atmospheric conditions - dampness, dryness, shrinkage, contamination or extremes of temperature - effects of sunlight, fading, changes in colour texture or finish. • Depreciation or diminution in the value of your musical instruments following repair. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.