

## Campus Block Halls Insurance Master Policy Schedule of Insurance Fresh Student Living | Master Policy No: FRES2022

<b>COVER START DATE</b>	Upon commencement of your tenancy agreement with Fresh Student Living	<b>COVER EXPIRY DATE</b>	31/08/2023 or whenever your tenancy expires, whichever is sooner.
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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/fresh-student-living-ireland](http://www.cover4insurance.com/insurance-products/block-halls/fresh-student-living-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, INJURY OR ILLNESS OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	YES	€10,000
ENDORSEMENT 1D	MOBILE PHONE   ROOM ONLY	YES	€250

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
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 insurance is underwritten by Lloyd's Insurance Company S.A. (Lloyd's). Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium.

This policy which has been arranged by Wrightway Underwriting Ltd (WUL) is a contract between Lloyd's, and You. WUL is an underwriting agency regulated by the Central Bank of Ireland. WUL distributes insurance products on behalf of insurance companies through its broker network in Ireland. As our Managing General Agent, WUL has been granted authority by us to bind cover on our behalf, service your policy and handle and settle any claims thereunder. Further information can be obtained in the WUL privacy policy which is available at: <http://www.wrightway.ie/regulations>. The proposal form or statement of facts and declaration which You made to us forms part of this Contract.

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 B6839P18161DAA) with WUL under which the insurer has authorised WUL to sign and issue these documents as its agent.

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 COVER4STUDENTS.COM IS A TRADING STYLE OF UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED.  
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\* 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.

## 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 <b>your</b> mobile phone following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ul style="list-style-type: none"> <li>• The maximum amount payable is €250 during <b>the period of insurance</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Theft not involving <b>forcible and violent entry</b>.</li> <li>• When the mobile phone is in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li> <li>• Mobile phone accessories.</li> <li>• The cost of unauthorised calls.</li> <li>• 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.</li> </ul>