

Student Possessions Insurance

Insurance Product Information Document

Product: Campus Block Halls – University of St Andrews

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The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

What is this type of insurance?

This is contents insurance to protect you whilst studying away from home at College or University. It covers things you have in your accommodation, including household goods and personal items, valuables and clothing. Additional cover sections are available to



What is insured?

- ✓ The costs of repairing or replacing damage to, or loss of, your contents, including rented household goods:
 - Up to £10,000
 - If you are registered as disabled £12,000
 - If you live with a partner and/or children £12,000Whilst within your student accommodation, or temporarily at your permanent home address, or whilst in transit at the beginning and end of each term.
- ✓ The costs of repairing damage or replacing loss of your contents whilst within:
 - another private residence where you are temporarily staying £500
 - your student accommodation during vacation time when your accommodation is unoccupied £10,000
 - communal areas £1,000
- ✓ The costs of replacing keys/locks if your doors are damaged during a burglary £500
- ✓ The costs of replacing food which was spoilt due to the failure of a fridge and/or freezer £75
- ✓ The costs of replacing clothing which was damaged due to the malfunction of laundry equipment supplied by the college/university or their contractors £350
- ✓ The costs of repairing or replacing, damage to, or loss of, your computer equipment within your room:
 - up to £2,500
 - if you are registered as disabled up to £4,500
- ✓ The costs of repairing or replacing, damage to, or loss of, your iPads laptops & portable computer equipment within your room:
 - up to £2,500
 - if you are registered as disabled up to £4,500
- ✓ Accidental damage £10,000
- ✓ Personal accident £50,000
- ✓ Unauthorised use of your credit/debit card if it is stolen from your student accommodation £500
- ✓ Theft of money from your student accommodation £100
- ✓ Your liability for lost or damaged property/library books on loan from your College/University £750
- ✓ Your liability for lost or damaged property/library books on loan from your College/University (if disabled) £1,000
- ✓ Your liability for damage to your landlord's property under your tenancy agreement £5,000
- ✓ Your liability for damage to your landlord's property under your tenancy agreement for rooms adapted for disabled student access £10,000
- ✓ Accidental death, injury or illness of a financially supporting parent/guardian £5,000
- ✓ Your liability for injury or damage £1,000,000
- ✓ Theft of your mobile phone from your student accommodation £1,000
- ✓ Loss or damage whilst in your student accommodation:
 - to your musical instruments £1,250
 - to your contact lenses £150
- ✓ Emergency accommodation costs £350
- ✓ Emergency clothing allowance £200
- ✓ Accommodation partner liability £500



What is not insured?

- ✗ Any loss or damage if you have not stayed in your student accommodation for more than 30 days.
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.



Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Equipment used for business purposes.
- ! Theft or damage of items from unattended motor vehicles.
- ! Loss or damage caused by you or anyone living with you.
- ! Existing or deliberate damage.



Where am I covered?

Cover applies whilst you are living in the accommodation provided by the University of St Andrews.



What are my obligations?

When making a claim

You must report claims as soon as possible after becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required. Thefts, vandalism or damage as a result of a riot must be reported to the police within 24 hours of your discovery.



When and how do I pay?

Payment has been made on your behalf by the accommodation provider.



When does the cover start and end?

The dates of cover will be specified on your Master Policy Schedule.



How do I cancel the Contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

To cancel your insurance please contact Cover4students.com:

By telephone: 0161 772 3390

By Email: customerservices@cover4students.com

By Post: Cover4students, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.