Student Possessions Insurance

Insurance Product Information Document

Product: Campus Block Halls – Host

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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 purchase via our website – www.cover4students.com.

What is insured?

✓ The costs of repairing or replacing damage to, or loss of, your contents, including rented household goods:

- Up to £5,000

Whilst 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
- communal areas £1,000

✓ The costs of repairing or replacing, damage to, or loss of, your desktop computer equipment within your room:

- up to £1,500

✓ The costs of repairing or replacing, damage to, or loss of, your iPads laptops & portable computer equipment within your room:

- up to £1,500

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.

! Theft by anyone living with you.

! Existing or deliberate damage.

Where am I covered?

Cover applies whilst you are living in the accommodation provided by the Host.

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.