

Personal Possessions Insurance

Insurance Product Information Document

Product: Cover4insurance Personal Possessions Insurance Policy

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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 or living in privately rented accommodation. 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.cover4insurance.com.



What is insured?

- ✓ The costs of repairing or replacing damage to, or loss of, your contents; whilst within your student or rented accommodation.
- ✓ The costs of repairing damage or replacing loss of your contents whilst
 - within another private residence where you are temporarily staying £500
 - whilst in transit at the beginning and end of each term £500
- ✓ The costs of replacing keys/locks if your doors are damaged during a burglary £500
- ✓ The costs of repairing or replacing damage to, or loss of, rented household goods £3,500
- ✓ Unauthorised use of your credit/debit card if it is stolen from your student or rented accommodation £500
- ✓ Theft of money from your student or rented accommodation £100
- ✓ Your liability for lost or damaged property/library books on loan from your College/University £750
- ✓ Your liability for damage to your landlord's property under your tenancy agreement £5,000
- ✓ Accidental death, injury or illness of a financially supporting parent/guardian £5,000
- ✓ Your liability for injury or damage £1,000,000
- ✓ Examination & coursework cover £250
- ✓ Digital download £1,000

Additional cover you can choose to buy:

- Unoccupancy cover
- Course fees & rental protection
- Photographic equipment (anywhere in the UK/Worldwide up to 60 days)
- Legal expenses
- Accidental damage to personal possessions
- Personal accident, criminal assault & mugging
- Accidental damage to landlords property
- Computer equipment – Including i-Pad's, laptops, desktop & portable computer equipment (anywhere in the UK/Worldwide up to 60 days)
- Personal possessions – outside of the insured address (anywhere in the UK/Worldwide up to 60 days)
- Mobile phones (anywhere in the UK/Worldwide up to 60 days)
- Pedal cycles (anywhere in the UK/Europe up to 60 days)
- Musical instruments (anywhere in the UK)
- Excess protection cover



What is not insured?

- ✗ Any loss or damage if you have not stayed in your student or rented accommodation for more than 30 days (unless you have bought the additional 'Unoccupancy Cover' and this is shown on your Policy Schedule).
- ✗ 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.
- ! Personal possessions used for business purposes.
- ! Loss or damage to sports or activity equipment whilst in use.
- ! 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 in the United Kingdom, Channel Islands and the Isle of Man.

If you buy the optional cover for pedal cycles, you are also covered under this section of cover for up to 60 days within Europe.

If you buy the optional cover for computer equipment, personal possessions outside of the insured address, mobile phones or photographic equipment, you are also covered under this section of cover for up to 60 days Worldwide.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

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?

Before the policy can be issued, you must pay your premium. You have a choice to pay your premium either:

- a) in one lump sum by credit or debit card, or
- b) by recurring monthly instalments on your credit or debit card.

You can do this via the Cover4insurance website www.cover4insurance.com or you can call Cover4insurance on **0161 772 3390**.



When does the cover start and end?

This insurance covers lasts for a period of one year and the dates of cover will be specified on your 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.

You can also cancel your policy at any other time. Please note:

- a) If you pay your premium in one lump sum at the beginning of each period of insurance then, provided no claim has been made and you do not intend to make a claim during the current period of insurance, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.
- b) If you pay your premium in monthly instalments, there will be no premium refund. This is because you will only have paid for the cover you have already received.

To cancel your insurance please contact Cover4insurance.com:

By telephone: 0161 772 3390

By Email: customerservices@cover4insurance.com

By Post: Cover4insurance, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.