

CAMPUS BLOCK HALLS POLICY WORDING



YOUR CAMPUS BLOCK HALLS POSSESSIONS POLICY

We are pleased to welcome you as a policyholder.

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YOUR POSSESSIONS POLICY

This forms part of **your Possessions Policy** and should be read in conjunction with **your schedule**. **Your schedule** indicates the **sum insured** for **personal possessions** with any optional covers chosen. **Your** policy tells **you** exactly what is and what is not covered and how **we** will settle claims and other important information.

COVER PROVIDED

You need to be aware that all contracts of insurance are subject to certain exclusions and conditions. It is therefore essential that **you** are fully aware of what is and what is not covered. **We** have set out 'what is covered' to the left of each page and 'what is not covered' to the right. **We** have listed words with special meanings under 'definitions' on pages 7 and 8; they are printed in **bold type** whenever they appear in the policy.

There are also some general exclusion's, which apply to your policy, and **we** have listed these on pages 22 and 23.

SECTIONS OF YOUR POLICY, WHICH APPLY TO YOU

The sections, which apply to **you**, are shown on **your schedule**. **Your schedule** indicates the **sum insured** for **personal possessions**, specified Items and **computer equipment** together with any optional covers chosen and additional special terms which may apply.

You must read **your possessions policy, schedule** and any **endorsements** together to ensure that the cover meets **your** requirements and that the details are correct. If they are not **you** MUST contact **us** immediately. **Your possessions policy, schedule** and any **endorsements** are the basis of the contract between **you** and **us** - please keep them in a safe place.

INSURERS

The Campus Block Halls Policy is arranged by UK & Ireland Insurance Services (Online) Limited with UK General a trading name of UK Underwriting Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA in respect to sections 1-5 & 7-18 inclusive.

UK & Ireland Insurance Services (Online) Limited, UK General a trading name of UK Underwriting Limited, and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Royal and Sun Alliance via FirstAssist Insurance Services Limited underwrite the insurance in respect of section H Registered office at: Legal Expenses Division, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU Authorised and regulated by the Financial Services Authority.

GOVERNING LAW

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

CANCELLATION

We hope that you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to UK & Ireland Insurance Services (Online) Limited within 14 (fourteen) days of issue we will refund your premium.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance minus a £10 administration charge except where:

- The notification of cancellation is received by **us** less than 4 months prior to the expiry date of the policy in which case no refund will be made.
- **Your** premium is £40 or less in total in which case no refund will be made.
- **You** have claimed during the insurance period.

GUIDANCE WHEN MAKING A CLAIM

UK General trading as UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is where possible, to repair or replace lost or damaged property or vehicles and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but on request, **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**. We have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<p>Accident / Accidental This means a sudden, unexpected unusual specific event, which occurs at a definable time and place.</p>	
<p>All Risks Accidental loss of or damage to possessions anywhere in the Territorial Limits.</p>	
<p>Bodily Injury Is sustained by the insured person during the period of insurance is caused by an accident and occasions the disablement of the insured person within twelve calendar months from the date of the accident.</p>	
<p>College / University The University or College at which you are a full time student.</p>	
<p>College Term The weeks of full College academic activity as published by your College.</p>	
<p>Desktop Computer Equipment Your monitor, hard drive, mouse, keyboard, printer, and accessories up to £150 in total including preloaded computer software.</p>	<ul style="list-style-type: none"> •Equipment used for Business purposes. •Loss or damage resulting from any heating process. •Consequential loss of any kind. •Laptop and mobile computer equipment
<p>Credit Card(s) Credit, cheque, charge and cash dispenser cards all belonging to you solely for private use.</p>	
<p>Disablement Means Disablement, which entirely prevents you from attending to major duties of your own studies.</p>	
<p>Endorsement A change of your details or cover, which appears on your Schedule and forms part of your Student Possessions Policy.</p>	
<p>EU The member countries that together make up the European Union.</p>	
<p>Excess The amount, which you are responsible for paying in the event of a claim under your Possessions Policy. If claims are made under two or more Sections for loss or damage resulting from the same cause at the same time only one excess will be deducted from the total amount of the claim payment. In this case the highest excess will apply. If the amount of the claim is in Excess of the limit of the Sum Insured in respect of such claim the Excess will be deducted from such limit.</p>	
<p>Forcible and Violent Entry Forcible and violent entry or exit to or from your accommodation, which is evident by damage to the building at the point of entry/exit.</p>	
<p>Laptop & Portable Computers Includes all small hand held or Lap held computers defined as but not limited to Laptop, Palmtop or PDA's.</p>	
<p>Money Coins or bank notes in current circulation, cheques, traveller's cheques or banker's drafts. Postal or money orders gift vouchers current postage stamps that are not part of a stamp collection. Saving certificates, premium bonds or saving stamps. Luncheon vouchers, trading stamps, telephone cards, current travel or other tickets with a fixed monetary value all belonging to you.</p>	<ul style="list-style-type: none"> • Securities, promotional vouchers, lottery and raffle tickets and Air Miles vouchers. • Money used or held for business purposes.
<p>Off Campus Privately Rented Accommodation.</p>	

DESCRIPTION	EXCLUSIONS
<p>Occupied The term time address is left unoccupied for no more than 30 consecutive days.</p>	
<p>Period of Insurance As shown in your schedule.</p>	
<p>Personal Possessions All household goods and clothing belonging to you or household goods rented to you for which you are legally responsible under a written agreement making you responsible for insuring them.</p>	<ul style="list-style-type: none"> • Caravans, boats, motor vehicles, trailers, vessels, aircraft, surf & sailboards and their respective parts or accessories. • Mobile phones their accessories and related costs. • Securities or documents of any kind. • Living creatures. • Personal Possessions used for business purposes. • Pedal cycles and accessories. • Property more specifically insured by this or another policy. • Desktop Computer Equipment and accessories. • Laptop & Portable Computers and accessories. • Contact Lenses. • Money and Credit Cards.
<p>Replacement Value The cost of replacing items as new, except for clothing, household linen, rented household goods and college property on loan, where a deduction is made for wear and tear.</p>	
<p>Schedule The document detailing the sections of your possessions policy, which states your sums insured and any special terms and conditions, which may apply.</p>	
<p>Single Article Limit The limit that applies to any individual item insured.</p>	
<p>Sickness Means your sickness, which declares itself during the period of insurance and causes your disablement within twelve months of declaring itself.</p>	
<p>Possessions Policy This comprises your signed Proposal Form, Policy Booklet, your schedule and any endorsements.</p>	
<p>Sum Insured The amount stated for each section of cover as shown in your schedule or notified to you at renewal.</p>	
<p>Term Time Address The room or rooms occupied by you at the address stated on your schedule.</p>	
<p>United Kingdom England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.</p>	
<p>Unoccupied Where you have not stayed in the insured / term time address for 30 consecutive days or more prior to a loss being discovered.</p>	
<p>Vacation Those periods between the end and the beginning of published college terms.</p>	
<p>Valuables Any article of gold, silver or other precious metal, jewellery, pearls or gemstones. Watches or clocks. Works of art, pictures and curios. Collections of stamps, coins, bank notes or medals. Furs or leather jackets. Musical instruments.</p>	
<p>We / Us / Our Shall mean: for the purpose of the Definitions, General Exceptions, General Conditions, Ageas Insurance Limited and/or FirstAssist Insurance Services Limited via Royal Sun Alliance plc as the context may require. For the purpose of section A to G inclusive Ageas Insurance Limited, for the purpose of Section H or FirstAssist Insurance Services Limited via Royal Sun Alliance plc.</p>	
<p>You / Your / The Insured The person named as the Policyholder in your schedule.</p>	

SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your Schedule will show whether **you** have cover under this Section and the **sum insured** and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your personal possessions by the following causes, whilst they are in the term time address during college term and during vacations when the term time address is occupied.</p>	<ul style="list-style-type: none"> The excess shown in your schedule.
Fire	Loss or damage caused by scorching without a fire actually starting.
Explosion, lightning, or earthquake Smoke.	Loss or damage caused by smog, agricultural or industrial operations or anything, which happens gradually.
Storm or flood.	<ul style="list-style-type: none"> Loss or damage caused by dampness or condensation. Loss or damage to Personal Possessions left in the open.
Subsidence or heave of the site on which the term time address stands or landslip or landslide.	<ul style="list-style-type: none"> Loss or damage caused by coastal or river erosion. Loss or damage caused by bedding down of new structures or settlement of newly made up ground. Loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the term time address. Any claim for which compensation is provided by another source. Loss or damage resulting from demolition or structural repairs or alterations to the term time address. Loss or damage caused because solid floors have moved unless the foundations of the outside walls are damaged at the same time and by the same cause. Loss or damage caused by or from faulty workmanship or materials or poor or faulty design.
<ul style="list-style-type: none"> Escape of oil from any fixed domestic heating installation. Escape of water from any washing machine, dishwasher, refrigerator or freezer, fixed domestic water or heating installation or fixed fish tank. 	<p>Loss or damage</p> <ul style="list-style-type: none"> Occurring when the term time address is unoccupied. To the component or appliance from which the water or oil escapes.
Theft or attempted theft.	<ul style="list-style-type: none"> Theft from an unattended motor vehicle. Loss or damage caused by you or anyone who lives with you. Loss or damage occurring when the term time address is unoccupied unless shown on your schedule.
Impact within the term time address involving a vehicle, train or animal.	<p>Damage caused by</p> <ul style="list-style-type: none"> Domestic pets for which you are responsible; Insects or vermin.
Impact within the term time address involving an aircraft or aerial device or anything falling from them.	
<p>Replacement of Locks</p> <p>We will Pay for the cost of replacing keys and locks to an external door at the Term time Address following damage resulting from burglary.</p>	<p>The maximum amount payable is £50</p> <ul style="list-style-type: none"> The excess shown in your schedule.

SECTION 1: PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your Schedule will show whether **you** have cover under this Section and the **sum insured**, and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Possessions temporarily away from the Term time Address</p> <p>We will pay for loss of or damage to your personal possessions by an Insured event while temporarily removed from the term time address to:</p> <ul style="list-style-type: none"> • Your permanent home address. • Any occupied private dwelling. • Any other building where you are temporarily residing. 	<ul style="list-style-type: none"> • The maximum amount payable is £500 unless your personal possessions are in your permanent home address in which case cover is as shown in your schedule. • Any loss resulting from theft unless following forcible and violent entry except in your permanent home address. • Any loss or damage occurring outside the United Kingdom. • The excess shown in your schedule. • Loss or damage while your personal possessions are in storage. • Anything under 'what is not covered' paragraphs for any other cause.
<p>Transit at the Beginning and End of a College Term</p> <p>We will pay for loss of or damage to your personal possessions by an insured event while in direct and undiverted transit for the sole purpose of moving between the term time address and the permanent home address at the beginning and end of each College Term.</p>	<ul style="list-style-type: none"> • Theft from any private motor vehicle whilst left unattended • Theft while Contents' are left unattended unless securely locked away from view. • The maximum amount payable is £500 for any single carrying device and its Contents. • Any theft where the Contents are not stored in a locked boot, or concealed from sight in the glove compartment or luggage section of the vehicle. • Any loss occurring outside the United Kingdom. • The excess shown in your schedule. • Loss or damage to china, glass or pottery. • Loss or damage while your personal possessions are in storage or being moved to or from storage. • Loss or damage caused by damp, vermin or fungus.
<p>Liability for Rented Household Goods</p> <p>We will pay for all sums, which you become legally liable to pay following loss or damage by an insured event to household goods (other than telephones) rented under the terms of a formal rental agreement while in the term time address.</p>	<ul style="list-style-type: none"> • Any loss unless you are named as the party responsible for the rented goods on the rental agreement with the company concerned. • Any claim in excess of that stated on a 'written down valuation' acceptable to us and supplied from the central accounts office of the rental company concerned. • Any liability assumed by you for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise. • Any loss or damage occurring away from the term time address. • Any loss unless supported by the original rental agreement. • The excess shown in your schedule.
<p>Food Spoilage: Failure of Fridge/Freezer</p> <p>We will pay up to the amount shown in your schedule for deterioration of refrigerated/frozen foods belonging solely to you in the domestic deep freezer and/or domestic refrigerator in your term time address or in the kitchen area allocated to you, caused by:</p> <ul style="list-style-type: none"> • A rise or fall in temperature; • Contamination through escape of refrigerant or fumes; • Accidental failure of the electricity or gas supply. 	<p>Losses occurring:</p> <ul style="list-style-type: none"> • Due to the deliberate act of the supply authority • If the compressor is more than 12 years old <p>After your term time address has been unoccupied for more than 30 consecutive days.</p>
<p>Damage to Clothing: Failure of Laundry Equipment</p> <p>We will pay up to the amount shown in your schedule for damage to your clothing caused by malfunction of the laundry equipment supplied by the University, College or their contractors.</p>	<ul style="list-style-type: none"> • The amount shown in your schedule. • No cover applies due to operator error. <p>Damage caused by any laundry equipment not supplied by the University, College or their contractors.</p>

SECTION 2: **DESKTOP COMPUTER EQUIPMENT** | ROOM ONLY

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for loss of or damage to your Desktop Computer Equipment whilst in the term time address during College Term and during Vacations when the term time address is occupied.</p> <p>We will Pay for loss of or damage to your Desktop Computer Equipment caused by: Any of the insured events under section one.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule • Property used for business purposes. • The cost of replacing data and software, which has not been purchased commercially. • Customs or other official body confiscating your belongings. • Damage caused by wear and tear, damp, damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything, which happens gradually.

SECTION 3: **VACATION COVER**

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for loss or damage to your personal possessions and pedal cycles (if shown in your schedule) in the term time address during vacation when unoccupied.</p>	<ul style="list-style-type: none"> • Theft not involving Forcible and Violent Entry. • The excess shown in your schedule. • The maximum amount payable is £3500.

SECTION 4: **COURSE FEES & RENTAL PROTECTION**

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £2,000 in any one period of insurance, in respect of reimbursement of course fees (which are non-refundable) and/or rent paid in advance or due under a signed Rental Agreement subject to a 14 day deferred period, if you become temporarily totally disabled as a result of sickness or accidental bodily injury which, results in your disablement and are unable to remain in your rented accommodation.</p> <p>Conditions</p> <ul style="list-style-type: none"> • We will require a Doctor's Certificate or letter confirming the accident / sickness. Such Certificate/letter to be obtained at your own expense. • In the event of a claim, a medical advisor(s) appointed by us shall be allowed as often as may be deemed necessary to examine you. 	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any claim directly or indirectly consequent upon or contributed to by; <ol style="list-style-type: none"> a) Your committing, or attempting to commit suicide or intentional self-inflicted injury. b) Your deliberate exposure to exceptional danger except in an attempt to save human life. c) Your own criminal act. d) While you are under the influence of alcohol. e) You being wholly or partly under the influence of drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction. f) Your neurosis, psychoneurosis, psychopathic, or mental diseases or disorders of any type. g) If you are under 16 or over 75 years of age (except where prior agreement has been made). h) Sustained whilst you are engaged in winter sports, mountaineering, racing or any form of operational duties as a member of the armed forces or Territorial Army. i) Sustained as a result of you engaging in aviation except when travelling by air as a paying passenger. j) Sustained as the result of you engaging in parachute jumping, bungee jumping or free fall jumping, skin-diving involving breathing apparatus, potholing or hang-gliding. k) Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex however the syndrome has been acquired or may be named. l) No cover shall be in force for the first 14 days (the deferred period).

SECTION 5: CRIMINAL ASSAULT

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule in any one period of insurance in respect of cost necessarily incurred by you as a direct result of a criminal assault.</p>	<ul style="list-style-type: none"> Any incident not notified to the police within 24 hours and recorded as a criminal assault.

SECTION 6: LEGAL EXPENSES

This part of the policy sets out the cover **we** provide for legal expenses protection for **you**, if this section is shown on **your schedule**.

GLOSSARY OF LEGAL TERMS

The following is a glossary of some legal terms **we** have used in this section.

- Arbitration:** A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
- Disbursements:** Money that **your** solicitor has spent on **your** behalf, in dealing with **your** case. These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.
- Expert witness:** A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

WORDS WITH SPECIAL MEANINGS

Words with special meanings are printed in bold and will have the meanings shown for those words (as set out on pages 4 & 5). The words that are set out below have meanings that only apply to this section of the policy.

Any one claim: All legal proceedings, including appeals, arising from or relating to the same original cause or event.

Court: A court, tribunal or other appropriate authority.

Full enquiry: Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of **your** tax affairs in detail.

Goods: Items **you** own or for which **you** are legally responsible, except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

Legal expenses: **Your** representative's fees, costs and disbursements which **we** have agreed or the costs of any other people involved in the legal proceedings if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay. Anything more than is allowed on the standard basis must be paid by **you**.

Legal proceedings: Legal action in a civil court to protect **your** rights in a dispute.

Representative: The solicitor or other suitably qualified person appointed to act for **you**.

Standard basis: The basis for charging costs:

- In England and Wales under Part 44, paragraph 4.1(a) and 4.2 The Civil Procedure Rules - Order 62, Rule 12 of the Rules of the Supreme Court 1965; or
- In Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

Territorial limits: United Kingdom.

We, us, our: FirstAssist Insurance Services Limited, which handles claims on behalf of the insurer.

You can contact **us** at:

FirstAssist Insurance Services Limited, Legal Expenses Division
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU
Telephone: 0208 652 1313

You, your: The person or people named as policyholder on the policy and all members of **your** family.

Your family: **You, your** husband, wife, partner, children (including foster and adopted children), parents and relatives, who all normally live with **you**.

SECTION 6: LEGAL EXPENSES	
Cover only applies if shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We provide the following cover for legal expenses. The cause of the action must happen within the territorial limits and during the period of insurance. The legal proceedings must be taken or defended in the territorial limits. You must have told us about the claim within six months of the cause of action arising. We must have given our agreement to support your claim. The sum insured in total for any one claim is £30,000.</p>	<p>Anything, which is excluded on pages 11, 12, 13 & 14 of this policy wording.</p>
<p>Personal Injury The cost of you taking legal proceedings against another person or organisation as a result of an event, which causes your death, or bodily injury.</p>	<ul style="list-style-type: none"> • Any death, illness or injury, which happens gradually or is not caused by a sudden or specific accident. • Any death, illness or injury, which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner. • Defending civil legal proceedings that are connected with: <ul style="list-style-type: none"> - Death, disease or illness of or bodily injury to anyone; Or - Loss or destruction of, or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage). • Any claim to do with a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle). • Any claim where the amount in dispute is less than £250.
<p>Consumer Protection</p> <ul style="list-style-type: none"> • The cost of your taking legal proceedings against another person or organisation as a result of: <ol style="list-style-type: none"> a) A dispute over a contract for buying, selling or renting goods or services; b) A person or organisation breaking the Requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in your losing money. • The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services. 	<ul style="list-style-type: none"> • Any dispute over a contract, which arises less than 90 days after the insurance first started, unless the dispute is to do with a contract, which started after you took out the insurance. • Any matter connected with a money-making activity. • Anything to do with building, converting, extending, altering, renovating or demolishing your home. • Any dispute connected with letting, subletting, or allowing another person to live in your home. • Anything to do with a motor vehicle, its parts or accessories. • Any claim where the amount in dispute is less than £250.
<p>Employment The cost of defending legal action brought against you in the territorial limits as a result of a prosecution, which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, and the Data Protection Act 1998, or any Acts, which replace or change these.</p>	<ul style="list-style-type: none"> • Legal action brought against you less than 90 days after the insurance first started. • Any matter connected with a money-making activity. • Defending any motoring prosecutions. • Defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.

LEGAL EXPENSES | EXCLUSIONS

These are the exclusions, which apply to the legal expenses section of **your** policy.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event, which **you** report to **us** more than six months after it happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses** **you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil **legal proceedings** that are connected with:
 - Death, disease or illness of or **bodily injury** to anyone;
 - **Your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - The loss or destruction of or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage).
10. Any **legal proceedings** between any members of **your family** (This does not apply to **accidents** involving motor vehicles.)
11. Any **legal proceedings** between **you** and **your** husband, wife or partner, or former husband, wife or partner. This includes **legal proceedings** relating to custody, access or maintenance.
12. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
13. Any dispute with **us** or the **insurer that** is not dealt with under the **arbitration** condition on page 11 of this policy wording.
14. Any direct or indirect liability, loss or damage caused:
 - To equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
 - By computer viruses.

This does not apply to **legal expenses** connected with claiming compensation following **your** death or **bodily injury**.

LEGAL EXPENSES | CONDITIONS

These are the other conditions **you** must keep to as **your** part of the contract.

Preventing Legal Proceedings

You must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible.

Arbitration

If there is a dispute between **you** and **us** or the insurer about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

You can still use the complaints procedure shown on page 23.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Telling us about the claim

If anything happens which might lead to a claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the insurer will not be responsible for any **legal expenses**. The insurer will not cover legal expenses involved in **your representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS (CONTINUED)

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Giving our agreement

We will agree if all of the following apply.

- **We** think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome.
- The **legal proceedings** arise from a cause of action, which is covered by this insurance. This cause of action must happen within the **territorial limits** and during the **period of insurance**.
- A court within the **territorial limits** will deal with the **legal proceedings**.
- **You** have kept to the terms and conditions of the policy and none of the exclusions listed on pages 11 and 12 of this section and the general conditions applicable to your whole policy on page 21 of the policy apply to **your** claim.

If **we** do not accept **your** claim, **we** will tell **you** why.

If, during the claim, **we** think that there is no longer a reasonable chance of **your** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**. If **we** do not carry on with **your** claim, **we** will tell **you** why.

Choosing a representative

In the period before **we** can agree that **legal proceedings** are necessary, or in the circumstances set out in claims settlement condition 8 on page 20, **we** may take on and carry out in **your** name, any negotiations for **you**. **You** must agree to a settlement, which is reasonable. If **we** agree that **legal proceedings** are necessary, but **we** are not able or **you** do not want **us** to act for **you**, **we** will agree with **you** on a representative to act for you. **We** will suggest a shortlist of **representatives** who will be willing and able to act for **you**. **You** can choose a **representative** from this shortlist. If **you** prefer not to use a **representative** from this list, **we** will consider **your** choice. **You** will need to satisfy **us** that **your** chosen representative has the necessary expertise to deal with **your legal proceedings**. **You** must also confirm that he or she will not charge more than a **representative** on the list. However, **you** can pay the difference between **your** chosen **representative's** fees and those of a **representative** on the shortlist. In some circumstances, **we** may not accept the **representative you** have suggested, but **we** will explain why. If **we** cannot agree on **your representative**, **you** can take the matter to an independent arbitrator. This process is set out on pages 11 & 12 of this policy wording. Any **representative you** choose is appointed to act for **you**.

Rights and responsibilities

You must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without getting **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

You must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute are acceptable and that **we** may pay the bill for **you**.

You and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses**, which the insurer has paid or has been asked to pay.

If the insurer pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to end **your** case, the insurer and **you** will share any **legal expenses** that are recovered. The insurer and **you** will each receive the same percentage as originally paid.

Information your representative will need from you

You must give **your representative** all the information and help he or she may need. This will include a truthful account of the facts of **your** case and any paperwork to do with **your** case.

What you and your representative must do for us

We must be able to contact **your representative**. **You** and **your representative** must co-operate and tell **us** about developments to do with **your** case.

If **we** ask for this, **we** must be able to have access to **your representative's** files. This includes the truthful account of the facts of **your** case and any paperwork **you** have supplied to **your representative**.

If **your representative** wants to consult a barrister or **expert witness**, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or **expert witness**, and the reasons why **you** need one.

LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS (CONTINUED)

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

Appealing against a court's decision

If **you** want to appeal against a **court's** decision, **you** must give **us your** reasons for bringing the appeal. **We** will give **you our** agreement if all of the following apply.

- **You** must tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of claims settlement condition 2 on page 20.
- **Your** appeal meets the requirements of claims settlement condition 2 in the same way as **your** initial claim for **legal expenses**.

What action we may take

We may take over, in **your** name, all legal action in any of the following circumstances.

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court.
- If **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement, which is reasonable.

If **we** ask, **you** must tell **your representative** to get the court to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

Complaints Procedure

If **you** have a complaint about **your** policy, please contact:

The Customer Services Department
 Legal Expenses Division
 FirstAssist Insurance Services Limited
 Marshall's Court, Marshall's Road
 Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division
 Financial Ombudsman Service
 South Quay Plaza
 183 Marsh Wall
 London E14 9SR

SECTION 7: ACCIDENTAL DAMAGE TO COMPUTER EQUIPMENT | ROOM ONLY
TO **DESKTOP, LAPTOP & PORTABLE COMPUTER EQUIPMENT** WITHIN **YOUR TERM TIME ADDRESS**.

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in your schedule for loss or accidental damage occurring within your term time address under this section of cover up to the value stated in the schedule.</p>	<p>The excess shown in your schedule.</p> <ul style="list-style-type: none"> ▪ The maximum amount payable for single item /group limits stated in the schedule. ▪ Theft from any private motor vehicle. ▪ Loss or damage caused by or arising from <ul style="list-style-type: none"> - Wear and tear, depreciation or any gradually operating cause - Faulty design or workmanship or the use of faulty materials - Moths, insects, parasites, beetle or vermin - Corrosion, fungus, mildew or rot - Atmospheric or climatic conditions, frost or the action of light - Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. - Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling • Property used for business purposes • Depreciation in value, consequential loss or property more specifically covered by this or any other insurance • Loss or damage by any heating process • Damage to any property, appliance, or any part of it (whether belonging to you or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.

SECTION 8: PERSONAL ACCIDENT

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED																																
<p>We will Pay you any appropriate Benefit specified below should you sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the Period of Insurance within the United Kingdom which directly and independently of any other cause results in disablement as specified within 12 months of the occurrence.</p> <p>BENEFITS</p> <table border="1"> <tr> <td>Permanent Total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the Period of Insurance</td> <td>£10,000</td> </tr> <tr> <td>Total loss of or loss of use of:</td> <td></td> </tr> <tr> <td>Visual power of both eyes</td> <td>£3,750</td> </tr> <tr> <td>Right Arm</td> <td>£3,500</td> </tr> <tr> <td>One Leg</td> <td>£3,500</td> </tr> <tr> <td>Left Arm</td> <td>£3,250</td> </tr> <tr> <td>Right Hand</td> <td>£3,000</td> </tr> <tr> <td>Left Hand</td> <td>£2,500</td> </tr> <tr> <td>Auditive power of both ears</td> <td>£2,500</td> </tr> <tr> <td>One Foot</td> <td>£2,500</td> </tr> <tr> <td>Right Forefinger</td> <td>£750</td> </tr> <tr> <td>Left Forefinger</td> <td>£600</td> </tr> <tr> <td>Right ring or middle finger</td> <td>£400</td> </tr> <tr> <td>Left ring or middle finger</td> <td>£300</td> </tr> <tr> <td>Big Toe</td> <td>£250</td> </tr> <tr> <td>Other Toe</td> <td>£150</td> </tr> </table> <p>Where any Benefit specifies right or left, the Benefit shall be reversed if you are left-handed.</p> <p>Permanent Total Disablement means total inability to continue studies or engage in any gainful employment.</p> <p>Loss of use other than severance must last for two years before compensation is payable, and at that time be beyond likelihood of any improvement.</p>	Permanent Total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the Period of Insurance	£10,000	Total loss of or loss of use of:		Visual power of both eyes	£3,750	Right Arm	£3,500	One Leg	£3,500	Left Arm	£3,250	Right Hand	£3,000	Left Hand	£2,500	Auditive power of both ears	£2,500	One Foot	£2,500	Right Forefinger	£750	Left Forefinger	£600	Right ring or middle finger	£400	Left ring or middle finger	£300	Big Toe	£250	Other Toe	£150	<p>Cover does not apply to circumstances arising out of or in any way connected with or caused by:</p> <ul style="list-style-type: none"> • Ballooning, bungee jumping, skuba diving, aviation other than travelling as a fare-paying passenger on a scheduled flight, gliding, paragliding, hang-gliding, microlight flying, motor rallying, parachuting, parascending, professional sports, racing of any kind other than on foot, climbing, solo sea sailing, mountaineering, pot holing, caving, polo, showjumping, hunting on horseback, motorcycling as a rider or passenger, jet skiing or jet biking, high diving, white water rafting, canoeing, skiing, ski racing, ski jumping, bobsleighting, tobogganing, ice hockey or any other sport or pastime involving exceptional risk of accident. • The use of machinery • Any pre-existing physical defect or infirmity • Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or wilful exposure to needless peril • Solvent abuse • Any illness directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and mutant derivative thereof • Whilst a detainee in any prison establishment • Whilst driving with more than the legally permitted level of alcohol in the blood • Any claim where you cannot supply a report from your own doctor or consultant at your own expense if required by us. We may require you to be further medically examined by our doctor, you shall as often as required agree to medical examination at our expense • The maximum amount payable for any combination of permanent partial disablement is £10,000 • The excess shown in your schedule
Permanent Total Disablement as a result of accidental bodily injury occurring in the United Kingdom during the Period of Insurance	£10,000																																
Total loss of or loss of use of:																																	
Visual power of both eyes	£3,750																																
Right Arm	£3,500																																
One Leg	£3,500																																
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One Foot	£2,500																																
Right Forefinger	£750																																
Left Forefinger	£600																																
Right ring or middle finger	£400																																
Left ring or middle finger	£300																																
Big Toe	£250																																
Other Toe	£150																																

SECTION 9: CREDIT CARDS Cover only applies if shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will Pay for your legal liability following theft as a result of forcible and violent entry to the term time address and subsequent unauthorised use of your credit, cheque or bankcard issued to you in the United Kingdom.</p>	<ul style="list-style-type: none"> • Any theft occurring outside of the United Kingdom. • The excess shown in your schedule. • The maximum amount payable is £500 during the Period of Insurance. • Any liability arising from the theft of a card unless reported immediately to the issuing authority and subject to all terms and conditions attaching to the issue of the card having been complied with. • The unauthorised use of a card arising after the issuing authority has been notified of the theft. • Any liability resulting from theft or subsequent use outside the United Kingdom. • When the credit cards are in your term time address, loss caused while the term time address is unoccupied.

SECTION 10: PERSONAL MONEY Cover only applies if shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of Personal money following forcible and violent entry to the term time address.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £50. • Any loss or damage occurring outside of the United Kingdom. • The excess shown in your schedule. • Confiscation or loss, error in payment or accountancy. • Loss in the value of money. • When the money is in your term time address, loss caused while • The term time address is unoccupied.

SECTION 11: COLLEGE PROPERTY ON LOAN Cover only applies if shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>Liability for College Library Books and College Property on Loan.</p> <p>We will Pay for loss or damage for which you are legally liable following loss of or damage to College Property on Loan or College Library Books by an Insured event while</p> <ul style="list-style-type: none"> • In your term time address. • In your Permanent Home Address. • In direct transit at the beginning and end of your College Term while moving between the term time address and the Permanent Home Address. 	<ul style="list-style-type: none"> • The maximum amount payable is £250 for College Library Books. • Any claim, which is not supported by a bill from your college. • Any loss or damage outside the United Kingdom. • The maximum amount payable is £250 for College Property on Loan. • Property unless it is in your immediate custody and control. • The excess shown in your schedule. • Theft from an unattended motor vehicle.

SECTION 12: LANDLORDS PROPERTY TENANTS LIABILITY Cover only applies if shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will Pay for sums which you become legally liable to pay as damages in respect of:</p> <ul style="list-style-type: none"> • Theft of landlords' material property in your custody and control for which you are legally responsible under the terms of a formal tenancy agreement. • Fire damage to landlord's material property in your custody and control for which you are legally responsible under the terms of a formal tenancy agreement. 	<ul style="list-style-type: none"> • The maximum amount payable is £5,000 in any Period of Insurance. • The excess shown in your schedule. • Loss while the term time address is unoccupied. • Theft or attempted theft by you or by anyone who is living with you.

SECTION 13: ACCIDENTAL DEATH OF A PARENT OR GUARDIAN

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will Pay you £5,000 following accidental death of a parent or guardian on whom you are financially dependent to complete your course, such death to arise solely from bodily injury by external violent and visible means during the Period of Insurance.</p>	

SECTION 14: LEGAL LIABILITY

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will Pay any amount which you become legally liable to pay, including costs and expenses incurred with Our written consent, in defence of a claim for damages as a result of:</p> <ul style="list-style-type: none"> • Bodily injury by accident. • Damage to property happening during the Period of Insurance. • We will also Pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. • If you die, your legal personal representatives will have the protection of this Cover for liability incurred by you. 	<ul style="list-style-type: none"> • The maximum amount payable is £1,000,000 where damages are payable for any claim or claims arising from one event. • The excess as shown in your schedule. <p>Liability in respect of:</p> <ul style="list-style-type: none"> • Bodily injury to any member of your family or who lives with you. • Damage to property owned by you or in your care or under the control of you or any member of your family or who lives with you or any person employed by you. • Any trade, profession, business or employment or student placement. • Any contract, which you have entered into, unless legal liability would have attached anyway. • The ownership, possession or operation of: <ul style="list-style-type: none"> • Road vehicles or any other mechanically propelled or assisted or horse drawn vehicle. • Caravans, horse boxes, trailers or trailer tents. • Aircraft or hovercraft, except pedestrian controlled models or toys. • Boats, wind-surfers, boards or any other craft or equipment designed • For use in or on water, except pedestrian controlled models or toys. • Any power operated lift. • Firearms, except shotguns or airguns used for sporting activities. • The ownership or possession of: <ul style="list-style-type: none"> • Horses while being used for hunting, racing or playing polo. • Pets, which are not normally domesticated in the United Kingdom. • A dog of a type specified under Section 1 of the Dangerous Dogs Act • 1991 or specified in the Dogs (muzzling) Regulations (Northern Ireland) 1991. • The ownership, occupation, possession or use of any land or building. • Any wilful or malicious act by you. • Racing of any kind other than on foot. • Anything caused directly or indirectly from you passing on or being treated for any disease or virus. • Any responsibility as an employer to anyone employed by any of your family in any business or profession, including domestic employees. • Damage, injury, death, illness or disease, which happens outside the period of insurance.

SECTION 15: LAPTOP & PORTABLE COMPUTER EQUIPMENT

ROOM ONLY | COVER WITHIN THE INSURED ADDRESS

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This section covers loss of or damage to your Laptop Computer Equipment whilst in the term time address during College Term and during Vacations when the term time address is occupied.</p> <p>We will Pay for loss of or damage to your Laptop Computer Equipment caused by:</p> <ul style="list-style-type: none"> • Any of the insured events under section one. 	<ul style="list-style-type: none"> • The excess shown in your schedule • The cost of replacing data and software, which has not been purchased commercially. • Theft from unattended motor vehicles. <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> • Wear and tear, depreciation or any gradually operating cause. • Faulty design or workmanship or the use of faulty materials. • Moths, insects, parasites, beetles or Vermin. • Corrosion, fungus, mildew or rot. • Atmospheric or climatic conditions, frost or the action of light. • Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. • Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • The cost of replacing data and software, which has not been purchased commercially. • Loss or damage occurring in the term time address during vacations except where: <ul style="list-style-type: none"> - The term time address is occupied. - The term time address is a Halls of Residence. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

SECTION 15: LAPTOP & PORTABLE COMPUTER EQUIPMENT

ALL RISKS | COVER ANYWHERE IN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or accidental damage occurring within the United Kingdom up to the sum insured limit specified on the Schedule under this section</p>	<ul style="list-style-type: none"> • The excess shown in your schedule • The cost of replacing data and software, which has not been purchased commercially. • Theft from unattended motor vehicles. <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> • Wear and tear, depreciation or any gradually operating cause. • Faulty design or workmanship or the use of faulty materials. • Moths, insects, parasites, beetles or Vermin. • Corrosion, fungus, mildew or rot. • Atmospheric or climatic conditions, frost or the action of light. • Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. • Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • The cost of replacing data and software, which has not been purchased commercially. • Loss or damage occurring in the term time address during vacations except where: <ul style="list-style-type: none"> - The term time address is occupied. - The term time address is a Halls of Residence. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

SECTION 16: ALL RISKS | SPECIFIED ITEMS: COVER ANYWHERE IN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss of or accidental damage to personal possessions occurring within the United Kingdom up to the sum insured limit specified on the Schedule under this section.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule • Theft from unattended motor vehicles. <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> • Wear and tear, depreciation or any gradually operating cause. • Faulty design or workmanship or the use of faulty materials. • Moths, insects, parasites, beetles or Vermin. • Corrosion, fungus, mildew or rot. • Atmospheric or climatic conditions, frost or the action of light. • Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions. • Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling. • Property used for business purposes. • Depreciation in value, consequential loss or property more specifically insured by this or any other insurance. • Loss or damage by any heating process. • The cost of replacing data and software, which has not been purchased commercially. • Loss or damage occurring in the term time address during vacations except where: <ul style="list-style-type: none"> - The term time address is occupied. - The term time address is a Halls of Residence. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

SECTION 17: MOBILE PHONES | ALL RISKS: COVER ANYWHERE IN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage of your mobile phone up to the sum insured stated in the schedule occurring within the United Kingdom.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Mobile phone accessories. • The cost of unauthorised calls. • Theft from unattended motor vehicles. • 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. • Accidental loss. • Cosmetic damage, which does not effect the operation of the handset. • Damage caused by anything, which happens gradually. • Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

SECTION 18: PEDAL CYCLES | ALL RISKS: COVER ANYWHERE IN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or accidental damage of your mobile phone up to the sum insured stated in the schedule occurring within the United Kingdom.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Pedal Cycle accessories unless the pedal cycle is stolen or damaged at the same time. • Theft from unattended motor vehicles. • 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. • Accidental loss. • Damage caused by anything, which happens gradually. • Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value. • Loss or damage whilst the Pedal cycle is being used for racing. • Theft of any unattended Pedal cycle unless in a building or securely locked to a permanent fixture. • Customs or other official body confiscating your belongings. • Loss or damage caused by pets.

BASIS OF SETTLING CLAIMS

How we settle claims for Personal Accident

- 1) **We** will pay any benefit under this policy to **you** if **you** are living, otherwise to **your** estate.
- 2) Interest will not be added to any amount payable.
- 3) **We** shall only pay one benefit in connection with the same **accident**.
- 4) **You** must produce for **us**, at **your** own expense, any medical certificates and other evidence, which may be required to support **your** claim. In addition, **you** must submit to a medical examination, at **our** expense, as often as is reasonably required in connection with any claim.
- 5) If an **accident** happens which gives rise to a claim and for which **we** make payment under permanent total **disablement** or total loss of one or more limbs or eyes, the policy shall cease to apply.

How we settle claims for all other sections of the policy

- 1) If an item has been damaged and it can be economically repaired **we**, Campus or their representative will either arrange or authorise repair and **we**, Campus or their **representative** will pay the cost of repair. Otherwise, **we**, Campus or their **representative** will replace the item with a new one of similar quality through **our** preferred suppliers, or at **our** option, **we**, Campus or their representative will pay the replacement cost of a new item of similar quality.
If **we**, Campus or their representative agree not to repair or replace an item, at **our** option **we**, Campus or their **representative** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.
- 2) **We**, Campus or their **representative** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific item or part of one item or to a clearly defined area.
- 3) **We**, Campus or their **representative** will not pay for any loss of value to any item, which **we** have repaired or replaced.
- 4) Where an **excess** applies, this will be taken off the amount of **your** claim.
- 5) If loss or damage happens and the **sum insured** on your **schedule** is less than the cost of replacing all your possessions as new, **we**, Campus or their **representative** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

The most **we**, Campus or their **representative** will pay for any one claim is the amount it will cost **us** to replace all your possessions as new but not more than the **sum insured** and any limits shown in **your schedule**.

CLAIMS CONDITIONS

- 1) **We**, Campus or their **representative** are entitled in the event of any loss of or damage to property to enter any building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable manner. No property may be abandoned to **us**.
- 2) Every letter, claim, writ, summons and process must be forwarded to **us** on receipt. Written notice must also be given to **us** immediately **you** have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Policy. No admission, offer, promise, payment or indemnity made or given by or on behalf of **you** without **our** written consent.
- 3) **We**, Campus or their **representative** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim under this Policy.
- 4) **We**, Campus or their **representative** will be entitled at any time in **Our** or **your** name to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and **you** will give **us** all the information and assistance **we** may reasonably require. Upon Payment of any claim under this Policy (other than for repair) any part of the property insured in respect of which Payment is made will belong to **Us** subject to **your** right to reclaim it upon repayment to **Us** of the amount paid.
- 5) If at any time any claim arises under this Policy and there is other insurance covering the same loss or liability or any part thereof **we** shall not pay more than a rateable proportion of such claim.
- 6) If **you** find a credit card is missing tell the credit card company immediately and tell **us** as soon as **you** can.
- 7) If **you** are a victim of theft, riot, vandalism or something is lost, tell the police within 24 hours of discovering the loss or damage and ask for an incident number, then tell **us** as soon as **you** can.
- 8) **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.
- 9) **You** must give **us** and pay for all the information **we** reasonably ask about any claim. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will at our option repair or replace the lost or damaged property or pay in cash or vouchers the amount of the loss or damage.</p> <p>If the damage can be repaired but repair or reinstatement is not carried out, We will Pay the reduction in the value of the item in cash or vouchers resulting from the damage, but not exceeding the estimated cost of repair.</p> <p>We will not automatically reinstate the sum insured under your policy in the event of a claim, unless We have given you written notice to the contrary before Payment.</p>	<ul style="list-style-type: none"> • We will not Pay more in total than the sum insured stated on your Schedule and this must be adequate to cover the full cost of replacing as new all items, other than clothing, household linen and rented household goods, and College Property on Loan. • We will deduct an amount for wear, tear and depreciation in respect of: <ul style="list-style-type: none"> - Clothing and household linen. - Rented household goods. - College Property on Loan. • Set in your schedule or in this policy are limits in respect of individual items or groups of items: <ul style="list-style-type: none"> - TV, Video, DVD players including portable radios, cassettes or compact disc players. - Photographic equipment (including film slides, negatives and photographic prints) video cameras and camcorders. - Jewellery, watches musical instruments and other valuables. - CD's, video audiocassettes, discs, records, cartridges, CD ROM's and computer games.

GENERAL CONDITIONS APPLICABLE TO YOUR WHOLE POLICY

You must comply with the following conditions to have the full protection of **your** Cover.

If **you** do not comply with these conditions, **We** may at **our** option, cancel the Policy or refuse to deal with **your** Claim.

1) The Value of Your Property

You must notify **Us** immediately if at any time the **sums insured** for **your personal possessions, computer equipment, and All Risks** extensions are less than the cost of replacing all these items as new, except for clothing and household linen, rented goods and **College** Property on Loan where a deduction will be made for wear and tear.

If at any time the Replacement Value exceeds the **sum insured** on **your Schedule**, in the event of a claim, **your** financial position could be seriously prejudiced by the application of the Average condition.

2) Average

If at the time of a loss or damage **you** own or are legally responsible for **personal possessions, Computer Equipment, and All Risks** items, which in total has a greater value than the **sum insured**, **you** will be regarded as **your** own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage.

3) Reasonable Care

You must at all times

- a) Take all reasonable steps to prevent **accident**, loss or damage.
- b) Take all reasonable steps to ensure that all external doors and accessible windows to the **term time address** or the building, which contains the **term time address**, are fitted where possible with adequate locks, which should be left operative whenever the **term time address** is left **Unoccupied**.
- c) Maintain all the property insured in a sound condition and allow **us** to have at all times reasonable access to it.
- d) On discovery of any event which may give rise to a claim **you** must without delay:
 - i) Give written notice to **Us** stating all particulars known to **you**.
 - ii) If any part of the property insured is lost, stolen, or damaged by thieves, notify the police immediately and do everything possible to discover any guilty person and recover the missing property.
 - iii) Supply free of expense to **us** all such proofs, information and other evidence relating to the claim as **we** may require.

No claim can be settled unless notified to **us** in accordance with the terms of this Condition.

4) Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefit under this Policy all benefit to **you** will be forfeited.

5) Cancellation

- a) **We** may cancel this Policy by giving 14 days notice in writing to **your** last known address, in which case **you** may be entitled to a pro-rata refund of **your** premium. **We** will only do this if **you** have not claimed during the **period of insurance**
- b) **You** may cancel this Policy, in which case **you** will be entitled to a pro rata refund of **your** premium less a £10 administration charge except where:
 - i) The notification of cancellation is received by **us** less than 4 months prior to the expiry date of the Policy and in which case no refund will be made.
 - ii) **Your** premium is £40 or less in total in which case no refund will be made.
 - iii) **You** have claimed during the insurance period.
- c) If **you** cancel this policy within the first 14 days, as long as **you** have not made a claim, **we** will refund all the premium **you** have paid.

6) Arbitration

If any difference arises as to the amount being paid under this Policy (liability being otherwise admitted) such difference will be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of any award shall be a condition precedent to any right of action against **us**.

7) Policy Terms

The due observance and fulfilment of the terms of this Policy so far as they relate to anything to be done or complied with by **you** and the truth of the proposals shall be conditions precedent to **our** liability to make any Payment under this Policy.

8) Change of address

You must notify **us** of any change of address in writing within 14 days if cover is to apply in any address other than the **term time address**. Where the **term time address** is a Designated Halls of Residence, there will be no Cover under this insurance beyond 14 days given for such notification. A new Policy will then be required.

GENERAL EXCLUSIONS APPLICABLE TO YOUR WHOLE POLICY

These exclusions apply to the whole Policy

1) Radioactive contamination

We will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by or arising from

- a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2) War Risks

We will not pay for any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.

3) Sonic Bangs

We will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

4) Pollution or contamination

We will not pay for any claim or expense of any kind caused directly or indirectly by pollution or contamination, other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period of Insurance**.

All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the same time such incident takes place.

5) **Reduction in value**

We will not pay for any reduction in the value of the property insured following repair, reinstatement or replacement paid for under this Policy.

6) **Miscellaneous exclusions**

We will not pay for:

- a) Any liability arising from an agreement, which would not have existed in the absence of that agreement.
- b) Any **accident**, injury, loss or damage occurring before the Cover under this Policy started.
- c) Any loss or damage caused by deception, unless it is only entry that is gained by deception.
- d) Any liability arising directly or indirectly from any business, profession or trade.
- e) Any liability arising directly or indirectly from the transmission of
 - Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
 - Any communicable disease

By **you** or any person living with **you**.

- f) Any property primarily owned or held in trust in connection with any business, profession or trade, other than that relating to the letting of **your** property.
- g) Any property used for entertaining where any form of payment is received.

7) **Uninsurable Risks**

We will not pay for:

- a) The cost of maintenance.
- b) Damage caused by wear and tear, atmospheric and climatic conditions (other than storm or flood), rot, fungus, insects, vermin or any gradually operating cause.
- c) Damage caused by the process of cleaning, dyeing, repair or restoration.
- d) Mechanical or electrical breakdown.
- e) Damage to any property or appliance by or resulting from the failure of part of it (whether belonging to **you** or not) correctly to recognise or respond to any date whether occurring before, during or after the year 2000.
- f) Confiscation or detention by order of any Government, Public or Police Authority.

8) **Matching items**

We will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or damage only affects one part of the set.

9) **Existing and deliberate damage**

We will not pay for any loss or damage, which happens before this cover starts, or which arises from an event before cover starts or any loss or damage caused deliberately by **you** or any member of **your** family.

10) **Terrorism**

This insurance does not cover any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **terrorism**. For the purpose of this exclusion, **terrorism** means the use or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

HOW TO MAKE A CLAIM

UK General a trading name of UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

- 1) Campus Insurance will deal with all claims. **You** must refer all correspondence and telephone enquiries to Campus Insurance at the following address:

Campus Insurance Claims Service, Direct Group Property Services Ltd, PO Box 800, Halifax, HX1 9ET
Telephone: 0870 112 7392

Check **your** Policy to ensure that the cause of the loss or damage is covered. **Your schedule** will show which Cover Sections are operative.

- 2) If **you** have a valid claim obtain a claim form from Campus Insurance. Complete and return it along with:
- a) Receipts, bills, valuations or repair estimates as appropriate for all claims for loss or damage.
 - b) Full details of **accident** or injury and early prognosis for personal **accident** claims.

All claims for theft or loss must be reported to the police.

- 3) Remember that some of **your** Cover (for example Personal Liability) is provided to cover **you** against claims made by others.

If **you** are held responsible for loss, damage or injury it is essential that **you**:

- a) Tell **Us** immediately and provide details in writing as soon as possible and
- b) Send **us** any correspondence, writ, summons or other legal document served on **you**. Do not admit liability or reply to any correspondence without **our** authority. **We** will then deal with all matters relating to that claim on **your** behalf.

- 4) In some cases **we** may arrange either for a member of **our** staff or an independent Chartered Loss Adjuster to discuss **your** claim with **you**. This is not always necessary but when it is **we** will advise **you** of the name and address of the Loss Adjuster and monitor progress of the claim for **you**.

Please do not worry if **we** arrange for a Loss Adjuster or member of staff to visit **you**. It is a normal claims procedure and aims to speed up consideration of claims.

Certain types of claim will be considered directly by the Insurers if referred to them by Campus Insurance.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should in the first instance contact the Managing Director of UK & Ireland Insurance Services (Online) Limited or if your complaint relates to Legal Expenses, please contact FirstAssist Group Limited. The contact details are:

UK & Ireland Insurance Services (Online) Limited

The Managing Director
UK & Ireland Insurance Services (Online) Limited.
Bank House, Warwick Street, Manchester, M25 3HN.
Tel: 0844 826 2041

FirstAssist Group Limited

The Customer Services Department, Legal Expenses Division, FirstAssist Group Limited, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager,
UK General
2 Gibraltar House,
Bowcliffe Road,
Leeds,
LS10 1HB.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.

Tel: 0845 080 1800

This does not affect your statutory rights.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

IMPORTANT CONTACTS

MANAGE YOUR POLICY

Adjust your policy cover	blockhalls@cover4students.com
Renew your policy	www.cover4students.com

MAKE A CLAIM

Download a claim form	www.cover4students.com/blockhalls
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PHONE US

General Enquiries, Renewals & Policy Adjustments	0844 826 2041
Claims Notification	0844 826 2045

WRITE TO US

Cover4Students, UK & Ireland Insurance Services (Online) Limited,
Bank House, Warwick Street, Manchester, UK, M25 3HN

FIND OUT MORE ABOUT US

Cover4Students

Specialist Insurance for Students: www.cover4students.com

Contents & Possessions Insurance	Travel Insurance
Campus Student Possessions Insurance For students living in Halls of Residence & Rented Accommodation	Travel Insurance Single-Trip, Annual Multi-Trip & Winter Sports Insurance
Mobile Phone Insurance For Pay As Your Go Mobile Phones	Specialist Student Travel Insurance Backpacker, Gap Year & Studying Abroad Insurance

UK & IRELAND

To find out more about our full range of products and services please visit: www.ukandireland.com

Personal Insurance	Business Insurance
Buildings & Contents Insurance	Business Premises Insurance
High Value Home Insurance	Commercial Combined Insurance
Landlords 'Buy to Let' Insurance	Commercial Landlords Insurance
Travel Insurance	Employers Liability Insurance
Satellite Navigation System Insurance	Public Liability Insurance
Mobile Phone Insurance	Professional Indemnity Insurance

TERMS OF BUSINESS

DEFINITIONS: Cover4Students.com is a trading style of UK & Ireland Insurance Services (Online) Limited.

In these terms and conditions, "We/us/our" refer to:

UK & Ireland Insurance Services (Online) Limited,
Old Lloyds Chambers, 139 Manchester Road, Altrincham, WA14 5HY

STATUS: UK & Ireland Insurance Services (Online) Limited is an Independent Insurance Intermediary, which is authorised and regulated by the Financial Services Authority. Our Register Number is 312248.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

EXPLAINING OUR SERVICE: We act as an Independent Insurance Intermediary on your behalf. Our service includes:

- Advising and arranging your insurance cover with insurers to meet your requirements.
- Helping you with any ongoing changes you have to make.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

PRODUCTS: For student possessions insurance we offer products from Ageas Insurance Limited. Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA

SECURITY: We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes Insolvent.

FEES: In addition to premium charged by Insurers we also normally make the following charges to cover administration costs and for other services provided. These charges will be advised to you where they apply.

Arranging New Policies	£5.00
Mid-term adjustments	£5.00
Mid-term cancellations	£10.00
Renewals	£5.00
Replacement / Duplicate Certificates	£5.00

We normally accept payment by certain credit or debit cards. You should enquire which payment options are available to you.

REMUNERATION: Our remuneration will be either a fee as agreed with you or commission, which is a percentage of the premium paid by you and a combination of both where appropriate.

Commission and fees are for the policy period, and we will be entitled to retain all Commission and fees in relation to policies placed by us.

CANCELLATION CLAUSE: Your insurance contract may include a cancellation clause. If you are a retail customer, this is mandatory. Full cancellation details will be explained to you during the negotiation process. In the event that you fail to pay your premium by the due date, the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation.

In the event of cancellation, insurers may return a pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause.

Once our remuneration has been earned, in the event that the insurance is cancelled after inception, our fees or commission will not usually be returnable.

TERMINATION: Our services may be terminated without cause or penalty by giving one month's notice in writing. In the event that you terminate our services, other than at the expiry of the policy, we will be entitled to retain any fees and all of the commission payable.

The responsibility for handling claims reported after the date of termination shall in the absence of an express agreement be the responsibility of the party taking over the role.

CLAIMS: If you need to make a claim on your policy or need to report an incident that may result in a claim, then you should notify your insurance company as soon as possible even if you do not have all the details to hand as any delay may cause problems later on. Most insurers have claims telephone helpline's details of which should be located in your policy documentation. If you are unable to locate this information: or you require advice then please contact us on 0844 826 2041.

COMPLAINTS: We take complaints seriously, if you wish to register a complaint, please write to the Complaints Manager, at the above address, or contact this office on **0844 826 2041**.

If we cannot settle the complaint satisfactorily, you may be entitled to refer your complaint to the Financial Ombudsman Service. Details of how to do this will be provided to you in these circumstances.

DATA PROTECTION: We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data, which will be kept secure. You are entitled to see personal information we hold about you in our records. Requests are subject to an administration fee of £10.00

Unless required by law, public interest and regulators or by your consent, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance without your prior consent. We may provide you with information about other products and services, which we feel may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us. If you do not wish to receive marketing information, or to allow us to disclose information about you to other parties, please notify us in writing.

IMPORTANT: Insurers pass information to the Claims and Underwriting Exchange, which is run by Insurance Database Services Ltd, and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. The aim is to check information provided and also prevent fraudulent claims. Motor insurance details are added to the Motor Insurance database run by the Motor Insurers' Information Centre that has been formed to help identify uninsured drivers and may be searched by the Police to help confirm who is insured to drive. In the event of an accident the database may be used by Insurers and the Motor Insurers Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

CLIENT MONEY: Client money is held in a statutory trust in accordance with the FSA client assets sourcebook (CASS). Copies of these rules are available on request. Any interest we earn on client money and any investment returns will be retained by us for our own use.

MONEY LAUNDERING/PROCEEDS OF CRIME ACT: Money Laundering regulations require us to obtain evidence of client's identity at the start of a business relationship. We may ask for sight of your passport, utility bill or bank statements. For companies, evidence usually consists of a copy of the Certificate of Incorporation or we may check the Companies House register.

DUTY OF DISCLOSURE: It is your responsibility to provide complete and accurate information when you take out your insurance policy, now, throughout the life of your policy, and when you renew your insurance. It is important all statements you make at quotation stage, on proposal forms, claim forms and other documents are full and accurate. A fact or circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they would take the risk. Please note that failure to disclose material information could invalidate your insurance cover, and part of, or all of a claim may not be paid or the contract voided.

Please keep copies of documentation sent by or received from us. Please contact us if you are in doubt on any aspect

GOVERNING LAW: Our Terms of Business will be governed by and construed in accordance with English Law.