

Master Policy Schedule of Insurance
The University of Warwick| Master Policy No: WARW2011

COVER START DATE Upon commencement of your tenancy agreement with The University of Warwick

COVER EXPIRY DATE 31/08/2012 or whenever your tenancy expires, whichever is sooner.

This schedule forms part of your policy document and should be read in conjunction with your policy wording and your optional extensions schedule of insurance (if selected). Your policy wording is available online at <http://www.cover4students.com/blockhalls>

COVER DESCRIPTION	COVER INCLUDED	SUM INSURED
SECTION 1 PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	YES	£4,000
PERSONAL POSSESSIONS IF YOU LIVE WITH A PARTNER AND/OR CHILDREN.	YES	£6,000
SECTION 1A REPLACEMENT LOCKS & KEYS	YES	£750
SECTION 1B FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	YES	£75
SECTION 1C DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	NO	£0
SECTION 2A DESKTOP COMPUTER EQUIPMENT ROOM ONLY	NO	£0
SECTION 2B COMPUTER EQUIPMENT ROOM ONLY	YES	£2,500
COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	YES	£4,000
SECTION 3 VACATION COVER	YES	£4,000
SECTION 4 COURSE FEES & RENTAL PROTECTION	NO	£0
SECTION 5 CRIMINAL ASSAULT	YES	£500
SECTION 6 LEGAL EXPENSES	NO	£0
SECTION 7 ACCIDENTAL DAMAGE TO SECTION 2	NO	£0
SECTION 8 PERSONAL ACCIDENT	YES	£10,000
SECTION 9 CREDIT CARDS	YES	£500
SECTION 10 PERSONAL MONEY	YES	£50
SECTION 11 COLLEGE PROPERTY ON LOAN	YES	£750
SECTION 12 LANDLORDS PROPERTY TENANTS LIABILITY	YES	£5,000
SECTION 13 ACCIDENTAL DEATH OF A PARENT OR GUARDIAN	YES	£5,000
SECTION 14 LEGAL LIABILITY	YES	£1,000,000
SECTION 15 ALL RISKS SPECIFIED ITEMS	NO	£0
SECTION 16 MOBILE PHONES	NO	£0
SECTION 17 PEDAL CYCLES	NO	£0
ENDORSEMENT 1 EXAMINATION AND COURSEWORK	YES	£250
ENDORSEMENT 2 LOSS OR DAMAGE TO SPORTING EQUIPMENT AS A RESULT OF PERSONAL ACCIDENT	YES	£500

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
POSSESSIONS SINGLE ITEM LIMIT	£1,250
COMPUTER EQUIPMENT	£2,500
JEWELLERY, WATCHES & OTHER VALUABLES	£1,250
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,250
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS AND CAMCORDERS	£1,250

PRINCIPLE EXCLUSIONS

- The first £25 of any loss.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact Lenses.
- Pedal Cycles & Mobile Phones (unless Basic Cover is extended).
- Cover outside of the insured accommodation (unless Basic Cover is extended).

YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage.

INSURER INFORMATION

The cover4students policy is arranged by UK & Ireland Insurance Services (Online) Limited with UK General on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

UK & Ireland Insurance Services (Online) 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 to section 6. Registered Office at: Legal Expenses Division, Marshall's court, Marshall's Road, Sutton, Surrey, SM1 4DU. Authorised and regulated by the Financial Services Authority.

WHAT ARE YOU INSURED AGAINST?

Basic Cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion and lightning.

In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

WHERE ARE YOU INSURED?

You are covered within your accommodation, or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

WHEN DOES YOUR COVER START?

Basic Cover commences at the start of your tenancy agreement with The University of Warwick for personal possessions (or when your proposal is accepted, if later, for Optional Extensions) and expires on the 31/08/2012 or whenever your tenancy expires, whichever is sooner.

You will then be responsible for arranging your own insurance cover.

OPTIONAL EXTENSIONS TO BASIC COVER

The Basic Cover provided can be extended to include the following items.

Additional Items You Wish to Insure	Current Sum Insured	Optional Upgrade Sum Insured	Upgrade Premium
Personal Possessions (room only)	£4,000	£6,000	£20.00
Computer Equipment (room only)	£2,500	£3,000	£10.00
Legal Expenses	£0	£30,000	£7.50
Tuition Fees and Rental Protection	£0	£2,000	£20.00
Pedal Cycles (anywhere within the UK)	£0	£250	£32.99
Mobile Phones (anywhere within the UK)	£0	£200	£42.50
All Risks Cover- Cover outside your accommodation	£0	£100- £3,000	£5 per £100 item value

HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: www.cover4students.com/blockhalls

Register your details, view & download the full policy wording, and extend the Basic Cover.

PHONE US: 0844 826 2042*

HOW TO CLAIM

For advice on how to make a claim and to download a claim form please visit our website.

ONLINE: www.cover4students.com/blockhalls

PHONE US: **0844 826 2045***

EMAIL: claims@cover4students.com



www.cover4students.com



customerservices@cover4students.com



0844 826 2042*

BANK HOUSE, WARWICK STREET, MANCHESTER, M25 3HN

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* For our joint protection calls may be recorded and/or monitored. Calls will be charged at a maximum of 5p per minute from BT lines. Calls from non-BT lines may vary. Telephone lines are open Monday to Friday 9.00am - 5.00pm excluding public holidays.

ENDORSEMENTS APPLYING

ENDORSEMENT 1: EXAMINATION AND COURSEWORK

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay up to £250 in any one period of insurance in respect of cost you necessarily incurred to re-sit exams or reproduce coursework resulting from a valid claim under section 1 personal possessions.	<ul style="list-style-type: none"> • The excess shown in your schedule • Any claim which is not supported by a valid claim under section 1 personal possession. • Any cost not incurred as a direct result of your examination re-sit or reproduction of coursework. • Any costs which you cannot produce a receipt

ENDORSEMENT 2: LOSS OR DAMAGE TO SPORTING EQUIPMENT AS A RESULT OF PERSONAL ACCIDENT

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay up to £500 for loss or damage to your sports equipment as a result of an accident which causes your bodily injury and resulting in a claim under the personal accident section of this policy.	<ul style="list-style-type: none"> • The excess shown in your schedule • Any claim which is not supported by a valid claim under section 8 personal accident. • Any theft not reported to the police within 31 days of the incident and being recorded as a theft and allocated a crime reference number.

