

cover 4 students.com

SPECIALIST INSURANCE FOR STUDENTS

# Your Summary of Cover

Plus Top Up Covers Available  
To You For Additional Cost



campus block halls

Group Scheme for Sanctuary Students

Master Policy Number: SANC2016, academic year 2016/2017



**IMPORTANT: PLEASE READ CAREFULLY TO ENSURE THAT THE COVER PROVIDED IS SUFFICIENT FOR YOUR NEEDS. DETAILS OF THE OPTIONAL EXTENSIONS AVAILABLE TO YOU ARE ENCLOSED.**

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# Dear Resident



Your possessions are automatically insured by the Campus Block Halls policy. You may have the need for additional cover; this brochure explains the cover we provide and the additional cover options available to you.

## Summary of cover

Shown below is a brief outline of the cover provided for students living exclusively in accommodation managed by Sanctuary Students.

**IMPORTANT:** This leaflet provides only a summary of the terms and conditions of the master policy, we strongly recommend that you read the full policy wording, a copy of which is available to view and download at [www.cover4insurance.com/sanctuary-students](http://www.cover4insurance.com/sanctuary-students)

### WHAT AM I INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (where or not someone physically breaks into your room/flat), fire, burst pipes, storm, flood, explosions 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 AM I 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.

**IMPORTANT:** If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please see "Top Up Covers" for further details.

### WHO INSURES ME?

The Campus Block Halls policy is arranged by UK & Ireland Insurance Services (Online) Limited, with UK General on behalf of Great Lakes Reinsurance (UK) SE, Registered in England no. SE000083.

Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3H 3AJ.

UK & Ireland Insurance Services (Online) Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudent Regulation Authority and regulated by the Financial Conduct Authority and the Prudent Regulation Authority.

This can be checked by the Financial Services Register by visiting the FCA S website at [www.fca.org.uk](http://www.fca.org.uk).

### WHEN DOES MY COVER START?

Basic cover commences at the start of your tenancy agreement for personal possessions (or when your proposal is accepted, if later, for optional extensions) and finishes when your tenancy expires. You will then be responsible for arranging your own insurance cover.

**IMPORTANT:** You may need to extend the basic cover to ensure your requirements are met. You can view the optional extensions available to you by referring to the "Top Up Covers" section of this leaflet.

# Basic cover explained

## HOW MUCH AM I INSURED FOR?

Your possessions are insured whilst in your accommodation for their full replacement value subject to a single item and group limit. In addition, a further £2,000 is provided for computer equipment (including laptops & tablets) within your accommodation.

## WHAT IS COVERED

- ✓ Personal possessions - to their full value subject to single item/group limit.
- ✓ Computer equipment – up to £2,000 in total.
- ✓ Landlord's property – up to £5,000 for theft or fire damage.
- ✓ University property on loan - up to £500.
- ✓ Criminal assault - up to £500.
- ✓ Replacement locks and keys - up to £100.
- ✓ Personal money – up to £50, for theft from your room following forcible entry.
- ✓ Credit/debit card fraud – up to £500, for theft from your room following forcible entry.
- ✓ Personal accident - up to £10,000, on a scale of benefits.
- ✓ Accidental death or redundancy of a financially supporting parent or guardian – up to £5,000.
- ✓ Legal liability – up to £1,000,000 for injury to others or their property.
- ✓ Food spoilage - up to £50, following mechanical failure of a fridge/freezer.
- ✓ Damage to clothing - up to £300, following mechanical failure of laundry equipment.
- ✓ Mobile phone – up to £500, for theft following forcible entry.

**IMPORTANT:** If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please see "Top Up Covers" for further details.

## MAXIMUM AMOUNTS PAYABLE?

The following categories of items are subject to a maximum amount payable during the period of insurance.

- Possessions single item limit - £600.
- Computer equipment - £2,000.
- Jewellery, watches and other valuables - £600.
- Audio, DVD, video and other data carrying media - £1,000.
- Computer games, CDs, DVDs, videos and records - £600.
- Sports equipment - £1,000.
- Photographic equipment - £1,000.

## POLICY EXCESS

### SECTION OF COVER

	<b>Excess</b>
• Food spoilage	£10
• Laptops & portable computers	£50
• Landlord's property	£100
• All other sections	£25

## WHAT IS NOT INSURED

- Cover outside your accommodation (unless basic cover is extended).
- Theft from vehicles (except where attended during transit at the beginning and end of term).
- Pedal cycles (unless basic cover is extended).
- Musical instruments (unless basic cover is extended).
- Contact lenses.

## YOUR DUTY OF CARE

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

**IMPORTANT: WE STRONGLY RECOMMEND THAT YOU READ THE FULL POLICY WORDING, A COPY OF WHICH IS AVAILABLE TO VIEW AND DOWNLOAD AT:**

[www.cover4insurance.com/sanctuary-students](http://www.cover4insurance.com/sanctuary-students)

# Top up covers / optional extensions

## DO I NEED TO EXTEND MY COVER? WHICH EXTENSIONS ARE SUITABLE FOR ME?

In order to help you decide if you need to top up your cover we have devised a few standard questions.

**1. Do you take possessions outside of your accommodation? Such as iPods, digital cameras, laptops etc.**

If yes, you need to look at the 'Specified Items' section. List the item(s) and value(s) up to a maximum of £3,000.

**2. Is your computer equipment worth more than £2,000?**

If yes, you can extend the cover up to £4,000 by selecting the computer equipment top up.

**3. (a) Do you require cover for your pedal cycle?**

If yes, you will need to select the pedal cycle extension. This extension will cover you for theft or accidental damage anywhere in the UK up to £500.

**(b) Is your pedal cycle worth more than £500?**

If yes, we can cover your pedal cycle up to £3,000 via our separate standalone pedal cycle product. Please visit [www.cover4insurance.com](http://www.cover4insurance.com) and click **pedal cycle insurance**.

**4. Do you require accidental damage cover?**

Accidental damage cover is excluded from the standard cover. An 'Accidental Damage' extension is available which will cover your 'Audio equipment, Camera Equipment, Desktop Computer Equipment, Games Consoles, Television, Video and DVD players against accidental damage whilst within the accommodation. Please note that accidental damage cover is automatically included for the following items where a top up has been purchased:

- Mobile Phone
- Pedal Cycles
- Musical Instruments
- Orchestral Instruments
- Items listed under the "Specified Items | Cover Anywhere Within the UK" section
- Items insured under the "Unspecified Items | Cover Anywhere Within the UK" section.

**5. (a) Do you require cover for your mobile phone outside of your accommodation?**

If yes, you will need to select mobile phone extension. This extension will cover your mobile phone for theft or accidental damage anywhere within the UK up to £500.

**(b) Is your mobile phone worth more than £500?**

If yes, we can cover your mobile phone, including iPhone, Blackberry and Smart-phones up to £1,000 for theft or accidental damage via our separate standalone mobile phone product. Please visit [www.cover4students.com](http://www.cover4students.com) and click **mobile phone insurance**.

**6. Do you require cover for your course fees?**

If yes, we offer a Tuition Fees and Rental Protection cover which will cover the cost of your tuition fees or rent if you're medically unable to continue studying your course through sickness or injury up to £20,000.

## How to claim

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

- **ONLINE:** [www.cover4insurance.com/sanctuary-students](http://www.cover4insurance.com/sanctuary-students)
- **PHONE US:** 0142 223 8530\*
- **EMAIL:** [claims@cover4students.com](mailto:claims@cover4students.com)

**14 DAY MONEY BACK COOLING OFF PERIOD: OUR BROCHURE ONLY SUMMARISES THE COVER WE PROVIDE. IF YOU PURCHASE OUR ADDITIONAL TOP UP POLICY AND FEEL, UPON RECEIPT THAT THIS ADDITIONAL COVER DOES NOT MEET YOUR NEEDS, SIMPLY RETURN IT TO US WITHIN 14 DAYS AND WE WILL REFUND YOUR PREMIUM PROVIDING NO CLAIMS HAVE OCCURRED.**

## What optional extensions are available?

	Current Sum Insured	Optional Upgrade Sum Insured
Desktop Computer Equipment (room only)	£ 2,000	up to £ 4,000
Course Fees & Rental Protection	£ 0	up to £ 20,000
Legal Expenses	£ 0	up to £ 30,000
Accidental Damage	£ 0	up to £ 5,000
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 500
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 500
Digital Download	£ 0	up to £ 1,000
Orchestral Instruments (Anywhere within the UK)	£ 0	up to £ 3,000
Musical Instruments (Anywhere within the UK)	£ 0	up to £ 3,000
Exam & Coursework Cover	£ 0	up to £ 250
Unspecified Items (Anywhere within the UK)	£ 0	up to £ 1,000
Specified Items (Anywhere within the UK)	£ 0	up to £ 3,000

**Important:** Cover in the Unspecified & Specified Items extensions excludes cover for: Mobile Phones, Pedal Cycles, Musical and Orchestral Instruments. Separate extensions are available for these items.

## How to purchase optional extensions / top ups

### CALL US: 0161 772 3390\*

Office opening times are 9am – 5pm Monday to Friday excluding public holidays.

\*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. Call from non-BT lines may vary.

### BUY SECURELY ONLINE:

Visit: [www.cover4insurance.com/sanctuary-students](http://www.cover4insurance.com/sanctuary-students)

Save money by booking online - all telephone applications are subject to a £5 administration fee.



### CAMPUS BLOCK HALLS INSURANCE:

[www.cover4insurance.com/sanctuary-students](http://www.cover4insurance.com/sanctuary-students)

Visit our website to view the full policy terms & conditions of the insurance provided under the Sanctuary Students scheme.



### STUDENT POSSESSIONS INSURANCE:

[www.cover4students.com](http://www.cover4students.com)

Possessions insurance for students living in halls of residence and private rented accommodation.



### TRAVEL INSURANCE:

[www.cover4travel.com](http://www.cover4travel.com)

Specialist Travel Insurance: Backpacker & Gap Year Insurance. Single & Annual Multi Trip Travel. Winter sports & Golf Travel Insurance.



### MOBILE PHONE INSURANCE:

[www.cover4mobilephones.com](http://www.cover4mobilephones.com)

Low cost insurance for accidental damage and theft of your mobile phone including iPhone, Blackberry, Smart phone (includes 90 days worldwide cover per year).



### STUDY ABROAD INSURANCE:

[www.cover4travel.com](http://www.cover4travel.com)

Study abroad travel insurance can cover you for:

Medical Expenses up to £15,000,000

Personal Possessions up to £2,500

Unlimited return trips back to the UK

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ONLINE: [www.cover4insurance.com](http://www.cover4insurance.com) EMAIL: [blockhalls@cover4students.com](mailto:blockhalls@cover4students.com)

WRITE TO: **COVER4STUDENTS, THE STABLES, OLD CO-OP YARD,  
WARWICK STREET, MANCHESTER, M25 3HB**

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