

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that their possessions are protected.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - PERSONAL POSSESSIONS

Cover of personal property up to the amount specified in the schedule following loss due to:

- (1) Theft from premises as detailed in geographical limits.
- (2) Fire, lightning, explosion or thunderbolt.
- (3) Storm or flood, plus escape of water from a fixed water drainage or heating installation.
- (4) Escape of oil from a fixed oil-fuelled heating installation.
- (5) Vandalism.

SECTION 2 - COLLEGE / LANDLORD'S PROPERTY

Cover of your legal liability for college or landlord's property for which you are responsible as a tenant, up to the amount specified in the schedule following loss due to:

- (1) Theft from premises as detailed in geographical limits.
- (2) Fire, lightning, explosion or thunderbolt.
- (3) Vandalism.

This section is dependent on all terms and conditions detailed in this wording.

SECTION 3 - PEDAL CYCLES

Cover of pedal cycle if it is itemised on your schedule, up to the amount specified. Cover is for total loss or destruction as a result of:

- (1) Fire and
- (2) Theft.

Any single item worth more than £1,000 outside the UK.

SECTION 4 - ALL RISKS

We will cover any item specifically detailed under the All Risk section of the schedule for any loss, theft, destruction or damage occurring anywhere in the UK. Cover includes 30 days world-wide cover.

SECTION 5 - COMPUTERS: ROOM ONLY

Cover for theft of computer equipment. Theft must occur while the computer equipment is situated in your term-time room address. We will pay up to the amount specified in the schedule in respect of those items individually stated.

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SECTION 6 - COMPUTERS: ALL RISK

Cover is for loss, theft, destruction or damage occurring anywhere in the UK. We will pay up to the amount specified in the schedule in respect of those items individually stated. Cover includes 30 days world-wide cover.

Any single item worth more than £1,000 outside the UK.

SECTION 7 - HOLIDAY ROOM COVER

We will pay for loss or damage to your personal possessions, due to those perils detailed in Section 1, occurring while your possessions are left in your unoccupied room(s) at your term-time address during holiday periods.

Any loss, if your possessions were left in your room for more than 35 days during each holiday period.

Any loss, if your possessions were not locked securely in an unoccupied room(s) and you had sole access to that room(s).

Any loss in excess of the amount detailed in your schedule.

SECTION 8 - PUBLIC LIABILITY

Cover to the amount specified in the schedule in respect of:-

- (a) amounts you become legally liable to pay and/or
- (b) costs and expenses of defending litigation incurred with our written consent

for claims made against you for death or bodily injury arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through your use of insured items specified in the schedule.

Death or bodily injury sustained in connection with your carrying on of any trade, business or profession or use of the insured items for hire or reward.

Death or bodily injury to you, any person handling the insured items with your permission or consent, any members of your household, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

Any event which results from your deliberate act or omission and which could reasonably have been expected by you having regards to the nature and circumstances of such act or omission.

SECTION 9 - FRAUDULENT USE OF CREDIT CARD

Cover for the fraudulent use of all credit cards up to the amount specified in the schedule.

Death or bodily injury as a result of your ownership, use or occupation of land or buildings.

SECTION 10 - COLLEGE PROPERTY ON LOAN

Cover to the amount specified in the schedule in respect of any legal liability for loss or damage to any college equipment on loan to you, for which you are personally responsible.

SECTION 11 - PERSONAL ACCIDENT

Cover to the amount shown in the schedule if you have an accidental bodily injury caused by use of the insured items during the period of insurance shown on the schedule resulting in:

- (1) Death.
- (2) Total and irrecoverable loss of sight in one or both eyes.

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- (3) Total loss by physical severance or complete and irrecoverable loss of use of one or both limbs.
- (4) Total and irrecoverable loss of auditive power of both ears.

SECTION 12 - PERMANENT DISABLEMENT

Cover to the amount specified in the schedule if you are injured as a result of an accident caused by external, violent and visible means as detailed below and this injury results in permanent disablement within 365 days of the accident. We will cover accidents caused by:

- (1) Thieves or fire in your room(s).
- (2) Mugging or assault, including in the street or other public places anywhere in the UK.
- (3) Any motor vehicle or public transport accident while you are a passenger or pedestrian or any other accident.

SECTION 13 - MISSED EXAMS

If due to an accident causing bodily injury which is covered under Sections 11 or 12 you are unable to take exams we will pay up to the amount specified in the schedule towards additional costs reasonably incurred by you of re-sitting the exams.

SECTION 14 - REIMBURSEMENT OF FEES, RENTS AND COLLEGE EXPENSES

Cover to the amount specified in the schedule for any fees, rent or college non-recoverable expenses that are paid in advance. Alternative accommodation expenses must be incurred for the period you are unable to attend college in excess of seven days, following an accident causing bodily injury.

SECTION 15 - ACCIDENTAL DEATH OF PARENT

Cover to the amount specified in the schedule if a parent or guardian on whom you rely to help finance your course dies as a result of an accident caused by external, violent and visible means.

SECTION 16 - TELEPHONES AND METERS

Cover to the amount specified in the schedule for loss or damage to college / landlord's telephones and meters for which you are legally responsible as a tenant.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

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GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

Theft by deception.

Smoke damage and damage to interior decorations.

Loss due to frost subsidence, ground heave or land slip, or flood caused by escape from premises/pipe work not under ownership or control of the insured.

Any property not solely and exclusively owned by you (other than college/landlord's property covered under Section 2), and solely and exclusively for your use.

Any loss due to theft or attempted theft if the security requirements are not adhered to.

Loss of or damage to cycle accessories.

Losses if the cycle is not locked to a permanent fixture, unless garaged under lock and key at the risk address.

Theft from vehicles unless items are in direct transit, but excluding any item not locked in a boot or compartment totally out of sight or any item reached by removing a shelf or partition.

Loss from premises built substantially of anything other than brick, stone or concrete with slate, tiled or concrete roof or loss from caravans or trailers.

Theft from premises or vehicles unless proved by forcible and violent entry or exit, causing substantial damage.

Any loss of or damage to property left unattended in an open or public place or communal area.

Loss of cash, currency, banknotes, stamps, tickets, keys, documents, securities or the like.

Loss from any building left unattended or unoccupied (other than agreed storage areas or your room if Holiday Room Cover as detailed under Section 7 applies).

The cost of replacing data and software that was not purchased commercially or that was accidentally or deliberately erased.

Any sports equipment while in use.

Mobile phones.

We will not make a payment under Sections 11 or 12 for the same accident or the same person under more than one of the benefits listed in the schedule. After we have agreed to pay one of the scheduled benefits we will have no further liability for that person under this section.

Bodily injury that happens while under the influence of alcohol or drugs, or any act of deliberate self-inflicted injury or suicide by you.

Loss resulting from the insured undertaking hazardous pursuits unless we are given prior advice and the appropriate premium paid and any additional terms and conditions included as deemed necessary by us.

Death or injury as a result of you taking part in any naval, military or air force service or operations.

There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: you or someone acting on your behalf; someone caring for or in control of the insured property; or one of your relations, agents, employees, licensees, paying guests or someone living with you.

Use of insured property for anything other than for social, domestic or pleasure purposes.

Any consequential loss.

Loss arising from wear and tear, gradual deterioration, moths, vermin or from any process of cleaning, repairing, alterations, dyeing or restoring any article.

Loss arising solely from electrical or mechanical breakdown or derangement.

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.