

STUDENT INSURANCE



Insurance Product Information Document

Company: E&L, trading name of The Equine and Livestock Insurance Company Limited

Product: Student

E&L is a trading name of The Equine and Livestock Insurance Company Limited - registered in England and Wales no: 294940 - registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS - The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for contents belonging to those in full-time tertiary education studying to achieve a formal qualification.



What is insured?

- ✓ Theft or damage to personal possessions.
- ✓ Your legal liability to your college or landlord for the theft or damage of their property for which you are responsible.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of the item.
- ✓ Fraudulently used credit cards.
- ✓ Your legal liability for the loss or accidental damage of college property whilst on loan to you.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained by use of the insured items.
- ✓ Permanent disablement as a result of a bodily injury caused by external, violent and visible means.
- ✓ Missed exams following an accident causing bodily injury.
- ✓ Non-recoverable fees, rent or college expenses if you are unable to attend college for more than 7 days following an accident causing bodily injury.
- ✓ College assistance if a parent or guardian on whom you rely dies as a result of an accident caused by external, violent and visible means.
- ✓ Your legal liability to your college or landlord for loss or damage of their telephones and meters for which you are responsible.

Optional Extensions:

- Total destruction of your pedal cycle by fire or theft.
- All risk extends cover to outside of the risk address and up to 30 days worldwide.



What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ Any property not solely and exclusively owned by you for your use (except college / landlord's property).
- ✗ Loss of cash, currency, banknotes, stamps, tickets, keys, documents, securities or the like.
- ✗ Loss from any building left unattended or unoccupied.
- ✗ Mobile phones, iPads and iPods.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Use of insured property for anything other than for social, domestic or pleasure purposes.
- ! We will not pay a claim that is in anyway untrue or fraudulent, or arises from a malicious, wilful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you.

- Theft of your computer from your term-time room address.
- All risk (computer) extends cover to outside of the risk address and up to 30 days worldwide.
- Loss or damage to your personal possessions left in your unoccupied room at your term-time address during holiday periods.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.