

STUDENT INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Student

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?

- ✓ Accidentally damaged or stolen contents.
- ✓ Loss or damage to freezer food.

Elective Benefits:

- Gadgets and Mobile Phones: Lost, stolen or accidentally damaged or damaged by liquid; calls made from your mobile phone until blacklisted by your airtime provider.
- Loss, accidental damage or theft of your personal belongings.
- Your legal liability unauthorised use of your lost or stolen credit, debit or charge cards.
- Loss, accidental damage or theft of your valuables.
- Accidental damage or theft of your bicycle.
- Loss, accidental damage or theft of your musical instruments.
- Reasonable costs of replacement for lost or stolen keys or swipe card.
- Tuition fees and rent if you become incapacitated, die or a member of your immediate family providing financial support is made redundant, dies or sustains an injury or illness; you must cancel or withdraw from your course.
- Exams and coursework if, you become incapacitated or a member of your immediate family dies or sustains an injury or illness; payment of the cost of resitting exams or reproducing coursework.
- Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained by you.
- Emergency dental treatment or payment for damaged clothing or spectacles where you are injured solely and directly as a result of a physical and criminal assault.



What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ Policy excess.

Elective Benefits:

- Any claims where the security requirements have not been complied with.
- Any claims where the items are unattended.
- Any gadget or mobile phone more than 3 years old when cover begins.
- Any form of cosmetic damage.
- Theft by a person or persons to whom the item was entrusted.
- Theft when the bicycle is left unattended in a place open to the public for more than 18 hours in any one time.
- Any cost not incurred as a direct result of your examination resit or reproduction of coursework and any claim for rent not evidenced by a tenancy agreement.
- Any claim for assault or mugging not reported to the Police within 24 hours and recorded as a crime.
- Any claim as a result of a pre-existing condition.
- Any college property unless it is in your immediate custody and control.
- Accommodation liability: any loss or damage resulting from theft or caused by criminal persons unless following forcible and violent entry.
- Death or bodily injury, loss or damage to property as a result of animals.
- Public liability: any claim not arising directly from you riding or pushing the bicycle.
- Policy excess.

- Your legal liability for the:
 - loss or accidental damage of college property whilst on loan and any college library books;
 - loss or accidental damage of household goods rented under a tenancy agreement or to gas electricity or water meters;
 - loss of domestic heating oil or meter water as a result of accidental damage to the systems.
- Your legal liability to others for compensation and costs arising from your ownership or use of the item.
- Telephone legal advice concerning an insured event.



Are there any restrictions on cover?

- ! Contents - any amount over £750 for any single item.
- ! Cards - any amount over £500 for any single item.
- ! Valuables - any amount over £1,500 for any single item.
- ! Accommodation Liability - any amount over £2,000 for any single item.
- ! Gadgets - restricted to 2 claims every 365 days.
- ! Mobile phones - restricted to 1 claim every 365 days.
- ! Losses which are not expressly covered by the terms and conditions.
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule.
- ! We will not pay a claim that is untruthful or fraudulent, or arises from a malicious, willful 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 or any other person in a contractual relationship with you.



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.



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.