

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those in full-time tertiary education studying to achieve a formal qualification.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - CONTENTS

Contents

Accidentally damaged or stolen contents at your student address and whilst in transit from or to your home address.

Freezer Food

Loss or damage to food you own and kept in a domestic deep freeze at your student address and is caused by a rise or fall in temperature.

Any claim where the security requirements in Appendix 1 have not been complied with.

Any amount over £750 for any single item.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft by a person or persons to whom you entrusted the contents

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

Loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such an authority.

The excess as shown in your policy schedule.

ELECTIVE BENEFITS

SECTION 2 - GADGETS AND MOBILE PHONES

Gadgets (restricted to 2 claims every 365 days)

If, you lose your gadget or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the gadget and any accessories.

Mobile Phones (restricted to 1 claim every 365 days)

If, you lose your mobile phone or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the mobile phone and any accessories.

Airtime Abuse (restricted to 1 claim every 365 days)

Calls made from your lost or stolen mobile phone until blacklisted by your network provider or calls shown on your statement that weren't made from your mobile phone.

Any claim where the security requirements in Appendix 2 have not been complied with.

Any gadget or mobile phone more than 3 years old when cover begins.

Any claim where the gadget or mobile phone is left unattended.

Any claim where you cannot provide proof of purchase including the date the product was purchased / date contract started, be in your name and have the serial / IMEI number.

Any form of cosmetic damage.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to your network provider and the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft when the gadget or mobile phone is loaned or hired out by you to any person other than a member of your immediate family.

Theft by a person or persons to whom the gadget or mobile phone was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 3 - PERSONAL BELONGINGS

The loss, accidental damage or theft of your personal belongings within the UK and up to 45 days worldwide.

Any claim where the security requirements in Appendix 2 have not been complied with.

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Cards (restricted to 1 claim every 365 days)

Your legal liability for unauthorised use of your lost or stolen credit, debit or charge cards.

Any amount over £500 for any single Item.

Any claim where the personal belongings are unattended.

Any form of cosmetic damage.

Theft when the personal belongings are loaned or hired out by you to any person other than a member of your immediate family.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft by a person or persons to whom the personal belongings or cards were entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

Cards held for business or trade purposes.

Any liability arising from lost or stolen cards unless immediately reported to the issuing authority and the terms and conditions or card issue have been complied with.

The unauthorised use of the card after the issuing authority has been notified

The excess as shown in your policy schedule.

SECTION 4 - VALUABLES

The loss, accidental damage or theft of your valuables within the UK and up to 45 days worldwide.

Any claim where the security requirements in Appendix 2 have not been complied with.

Any amount over £1,500 for any single Item.

Any claim where the valuables are unattended.

Any form of cosmetic damage.

Theft when the valuables are loaned or hired out by you to any person other than a member of your immediate family.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft by a person or persons to whom the valuables were entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule

SECTION 5 - BICYCLE

The accidental damage or theft of your bicycle anywhere in the UK whilst being used for commuting and leisure purposes only.

Any claim where the security requirements in Appendix 3 have not been complied with.

Any form of cosmetic damage.

Theft when the bicycle is locked to an immovable object by an approved lock unless you can provide the remains of the lock and a receipt showing its make and model.

Theft from any building or location which is not specifically defined in the security requirements.

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Theft when the bicycle is left unattended in a place open to the public for more than 18 hours in any one time.

Theft when the bicycle is loaned or hired out by you to any person other than a member of your immediate family.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property.

Theft by a person or persons to whom the bicycle was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

Loss or damage to tyres, however caused.

The excess as shown in your policy schedule.

SECTION 6 - MUSICAL INSTRUMENTS

The loss, accidental damage or theft of your musical instruments and accessories anywhere within the UK.

The costs of hiring replacement musical instruments until yours is repaired or replaced.

Any claim where the security requirements in Appendix 4 have not been complied with.

Any claim where the musical instruments or accessories are unattended.

Any form of cosmetic damage.

Theft when the musical instruments or accessories are loaned or hired out by you to any person other than a member of your immediate family.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft by a person or persons to whom the musical instruments or accessories were entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 7 - LOSS OF KEYS / SWIPE CARDS

The reasonable cost of replacements for lost or stolen keys or swipe card or replacement locks if no other keys or swipe card is available plus £50 for an emergency locksmith.

Loss or damage caused by any process of repair or restoration.

The cost of repairing mechanical breakdown.

The excess as shown in your policy schedule.

SECTION 8 - TUITION FEES, RENT PROTECTION, EXAMS AND COURSEWORK

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 and you must cancel or withdraw from your course; payment of any unused tuition fees or rent.

Any cost not incurred as a direct result of your examination resit or reproduction of coursework.

Any claim in relation to death which is not supported by a death certificate.

Any claim for rent not evidenced by a tenancy agreement.

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.

The excess as shown in your policy schedule.

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SECTION 9 – PERSONAL ACCIDENT AND ASSAULT OR MUGGING

Personal Accident

You sustain an accidental bodily injury resulting solely and directly from external violent and visible means and within 12 months it is the sole cause of death, total and irrevocable loss of hearing, sight or limbs or total permanent disablement.

Assault or Mugging

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.

Any claim in relation to death which is not supported by a death certificate.

Any claim arising as a result of a pre-existing condition.

Any claim for assault or mugging not reported to the Police within 24 hours and recorded as a crime.

The excess as shown in your policy schedule.

SECTION 10 – COLLEGE PROPERTY ON LOAN

Your legal liability for the loss or accidental damage of college property whilst on loan and any college library books whilst they are at your student or home address or in direct transit between them.

Any claim where the security requirements in Appendix 5 have not been complied with.

Any form of cosmetic damage.

Any property unless it is in your immediate custody and control.

The excess as shown in your policy schedule.

SECTION 11 – ACCOMMODATION LIABILITY

Rented Household Goods

Your legal liability for the loss or accidental damage of household goods rented under a tenancy agreement whilst at your student address.

Any loss or damage resulting from theft or caused by criminal persons unless following forcible and violent entry.

Money in meters.

Public Service Equipment

Your legal liability for the loss or damage to gas, electricity or water meters.

Any amount over £2,000 for any single item.

Damage when the student address is unoccupied.

Loss of Oil or Metered Water

Your legal liability for the loss of domestic heating oil or metered water as a result of accidental damage to the heating or water system at the student address.

The excess as shown in your policy schedule

SECTION 12 – PUBLIC LIABILITY

Your legal liability for death or bodily injury, loss or damage to property caused by or through your ownership or use of contents and/or those items separately insured under Section 2 (gadget and mobile phone), Section 3 (personal belongings), Section 4 (valuables), Section 5 (bicycle) and Section 6 (musical instruments).

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

Death or bodily injury, loss or damage to property as a result of animals.

Any claim not arising directly from you riding or pushing the bicycle.

The excess as shown in your policy schedule.

SECTION 13 – LEGAL HELPLINE

Telephone advice concerning an insured event.

Commercial legal problems.

Consideration of documentation or undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.

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Where you maliciously and / or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes.

We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

We will not pay a claim that is in any way 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 or any other person in a contractual relationship with you.

CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase. You must provide valuations, reports, information etc. at your own expense if we request them

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.