

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 IQ Student Accommodation

Master Policy Number: IQ2018, academic year 2018/2019



**Student  
Accommodation**

**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 IQ Student Accommodation.

**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/iq-student-accommodation](http://www.cover4insurance.com/iq-student-accommodation)

### WHAT AM I INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion 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 refer to the "Top Up Covers" section of this leaflet for further details.

### WHO INSURES ME?

This Campus Block Halls policy has been arranged on behalf of Cover4students.com.

Cover4students.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk).

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopius Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA.

### 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 "Top Up Covers" section of this leaflet.

# Basic cover explained

## HOW MUCH AM I INSURED FOR?

Your personal possessions are insured whilst inside of your accommodation for up to £7,000 in total. In addition, a further £2,000 cover is provided for computer equipment within your accommodation. If you live with a partner and/or children possessions cover is increased to £8,000. If you are registered as being disabled then personal possessions cover is increased to £8,000 and computer equipment cover is increased to £3,000.

## WHAT IS COVERED

- ✓ Personal possessions - up to £7,000 in total.
- ✓ Computer equipment - up to £2,000 in total, cover is extended to include accidental damage.
- ✓ Landlord's property - up to £5,000, for theft or fire damage.
- ✓ In direct transit at the beginning and end of each university term - up to £7,000.
- ✓ In university designated storage during vacations - up to £7,000 for theft from forcible entry.
- ✓ University property on loan - up to £1,000.
- ✓ Replacement locks & keys - up to £350, following damage resulting from burglary.
- ✓ Rented household goods - up to £1,250.
- ✓ 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.
- ✓ Personal liability - up to £1,000,000 for injury to others or damage to their property.
- ✓ Food spoilage - up to £75, following mechanical failure of fridge/freezer.
- ✓ Damage to clothing - up to £300 for damage caused by faulty laundry equipment.
- ✓ Musical instruments - up to £600.
- ✓ Mobile Phone - up to £750, for theft following forcible entry.
- ✓ Contact lenses - up to £150.
- ✓ Accidental damage to personal possessions within the insured address - up to £7,000.
- ✓ Personal possessions from communal areas - up to £1,000 for theft following forcible entry.
- ✓ Emergency accommodation - up to £350.
- ✓ Emergency clothing allowance - up to £200.

**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 - £1,500.
- Computer equipment - up to £2,000 in total.
- Jewellery, watches and other valuables - £1,500 in total.
- Audio, DVD, video and other data carrying media - up to £1,000 in total.
- Photographic equipment - up to £1,000 in total.
- Sports equipment - up to £1,000 in total.
- Clothing single item limit - £600.
- Computer games, CDs, DVDs, videos and records - up to £600 in total.

## POLICY EXCESS

SECTION OF COVER	Excess
• Food spoilage	£10
• Laptops and portable computers	£50
• All other sections	£25

## WHAT IS NOT INSURED

- The policy excess
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).
- Cover outside your accommodation (unless basic cover is extended).

## 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/iq-student-accommodation](http://www.cover4insurance.com/iq-student-accommodation)**

# Top up covers / optional extensions

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 7,000	up to £ 14,000
Computer Equipment (room only)	£ 2,000	up to £ 4,000
Course Fees & Rental Protection	£ 0	up to £ 20,000
Criminal Assault	£ 0	up to £ 500
Legal Expenses	£ 0	up to £ 30,000
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 1,000
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 1,000
Digital Download	£ 0	up to £ 1,000
Photographic Equipment (Anywhere within the UK)	£ 0	up to £ 1,000
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 £ 4,000
Specified Items (Anywhere within the UK)	£ 0	up to £ 3,000
Excess Protection Cover	£ 0	up to £ 1,000
Extra International Student Cover		
International Student Repatriation Cover	£ 0	up to £ 5,000

**Important:** Cover in Unspecified & Specified Items extensions excludes cover for: Mobile Phones, Pedal Cycles, Musical Instruments and Photographic Equipment. 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:**

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

[www.cover4insurance.com/iq-student-accommodation](http://www.cover4insurance.com/iq-student-accommodation)



**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.**

## 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. Are your total personal possessions worth more than £7,000 (excluding computer equipment)?**  
If yes, you can extend the cover up to £14,000 by selecting the personal possession top up.
- 3. 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.
- 4. a) Do you require cover for your pedal cycle?**  
If yes, you will need to select pedal cycle extension. This extension will cover your pedal cycle for theft or accidental damage anywhere within the UK up to £1,000.  
**b) Is your pedal cycle worth more than £1,000?**  
If yes, we can cover your pedal cycle up to £3,000 via our separate standalone pedal cycle product. Please visit [www.cover4students.com](http://www.cover4students.com) and click **pedal cycle insurance**.
- 5. Do you require cover for your mobile phone?**  
If yes, you will need to select the mobile phone extension. This extension will cover your mobile phone for theft or accidental damage anywhere within the UK up to £1,000.
- 6. Do you require cover for your Course Fees?**  
If yes, we offer Tuition Fees and Rental Protection cover which will cover your tuition fees or rent if you're medically unable to continue studying your course through sickness or injury up to £20,000.

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## How to claim

For advice on how to make a claim and to fill out our online claims form please visit our website:

- **PHONE US: 0161 974 1101\***
- **ONLINE: [www.cover4insurance.com/iq-student-accommodation](http://www.cover4insurance.com/iq-student-accommodation)**
- **EMAIL: [claims@cover4students.com](mailto:claims@cover4students.com)**

**Download the Cover4Insurance app on:**



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Register Your Details Online At  
[www.cover4insurance.com/register](http://www.cover4insurance.com/register)

## WHY REGISTER

- If you register your details online we will send you a copy of your policy documents, plus a reminder notice when it is due to expire.
- You will also be entered into a free prize draw with a chance of winning £500\* winner to be announced in early November 2018.



## REGISTER YOUR DETAILS ONLINE TO BE ENTERED INTO A FREE PRIZE DRAW TO WIN £500\*

\*Register to win competition all entries must be received by the 30/10/18, full terms and conditions are available online at: [www.cover4insurance.com/register](http://www.cover4insurance.com/register)

## OTHER PRODUCTS

Student Possessions Insurance  
Study Abroad Insurance  
Travel Insurance  
Pedal Cycle Insurance  
Tuition Fee & Rental Protection Insurance  
Home Insurance

Tenants Contents Insurance  
Mobile Phone & Gadgets Insurance  
Personal Cyber Insurance  
Computer Insurance  
Musical Instruments Insurance  
Landlords Buy to Let Insurance

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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