

Campus Block Halls Insurance

Master Policy Schedule of Insurance

University of Kent | Master Policy No: KENT2020

COVER START DATE Upon commencement of your tenancy agreement with University of Kent

COVER EXPIRY DATE 31/08/2021 or whenever your tenancy expires, whichever is sooner.

This schedule forms part of your policy document and should be read in conjunction with your policy wording and your optional extensions schedule of insurance (if selected). Your policy wording is available online at www.cover4insurance.com/kent-university

COVER DESCRIPTION		SUM INSURED
SECTION 1	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS	£10,000
	PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS IF YOU ARE REGISTERED DISABLED	£12,000
SECTION 1A	REPLACEMENT LOCKS & KEYS	£500
SECTION 1B	FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER	£100
SECTION 1C	DAMAGE TO CLOTHING: FAILURE OF LAUNDRY EQUIPMENT	£350
SECTION 2B	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY	£2,500
	IPADS LAPTOPS & PORTABLE COMPUTER EQUIPMENT ROOM ONLY IF YOU ARE REGISTERED AS DISABLED	£4,500
SECTION 3	VACATION COVER	£10,000
SECTION 8	PERSONAL ACCIDENT	£50,000
SECTION 9	CREDIT CARDS	£500
SECTION 10	PERSONAL MONEY	£100
SECTION 11	COLLEGE UNIVERSITY PROPERTY ON LOAN	£750
SECTION 12A	LANDLORDS PROPERTY TENANTS LIABILITY	£5,000
SECTION 12B	ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY TENANTS LIABILITY	£5,000
SECTION 13	ACCIDENTAL DEATH OR REDUNDANCY OF A FINANCIALLY SUPPORTING PARENT OR GUARDIAN	£5,000
SECTION 14	LEGAL LIABILITY	£1,000,000
SECTION 25	EMERGENCY ACCOMMODATION COSTS	£350
SECTION 26	EMERGENCY CLOTHING ALLOWANCE	£200
ENDORSEMENT 1C	MOBILE PHONE ROOM ONLY	£1,000
ENDORSEMENT 2H	PERSONAL POSSESSIONS FROM COMMUNAL AREAS	£1,000
ENDORSEMENT 3B	MUSICAL INSTRUMENTS ROOM ONLY	£1,500
ENDORSEMENT 4A	CONTACT LENSES	£150

MAXIMUM AMOUNTS PAYABLE	LIMIT
The following items are subject to a maximum amount payable during the period of insurance.	
PERSONAL POSSESSIONS SINGLE ITEM LIMIT	£1,500
CLOTHING SINGLE ITEM LIMIT	£1,000
JEWELLERY WATCHES & OTHER VALUABLES	£1,000
COMPUTER EQUIPMENT	£2,500
AUDIO, DVD, VIDEO & OTHER DATA CARRYING MEDIA	£1,000
PHOTOGRAPHIC EQUIPMENT, VIDEO CAMERAS & CAMCORDERS	£1,500
SPORTS EQUIPMENT	£1,500
RENTED HOUSEHOLD GOODS	£1,500

POLICY EXCESSES	EXCESS
SECTION 1B - FOOD SPOILAGE: FAILURE OF FRIDGE /FREEZER	£10
LAPTOPS & TABLETS	£25
ENDORSEMENT 1 - MOBILE PHONE ROOM ONLY	£25
ENDORSEMENT 5 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS UP TO £2,500	£100
ENDORSEMENT 5 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS OVER £2,500	£250
ALL OTHER SECTIONS	£25

PRINCIPAL EXCLUSIONS

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

 www.cover4students.com  customerservices@cover4students.com  0161 772 3390*

THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB
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AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. REGISTER NO. 312248

* For our joint protection calls may be recorded and/or monitored. Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.

INSURER INFORMATION

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.

For cover sections 1-5 and 7-27, this insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus 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. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA.

This schedule, together with the policy wording, certifies that insurance has been effected in respect of sections 1-5 and 7-27 between you and the insurer. In return for payment of the premium specified in the schedule, the insurer agrees to insure you in accordance with the terms and conditions in or endorsed on these documents. The insurer has entered into a Binding Authority Contract (reference B6839EW00220) with Avid Insurance Services Limited under which the insurer has authorised Avid Insurance Services Limited to sign and issue these documents as its agent.

WHAT ARE YOU 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 lighting.

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).

YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage. Failure to do so, may affect your right to make a claim.

WHERE ARE YOU 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.

WHEN DOES YOUR COVER START?

Basic cover commences at the start of your tenancy agreement with University of Kent for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2020 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.



HOW TO APPLY FOR OPTIONAL EXTENSIONS

BUY SECURELY ONLINE: <http://www.cover4insurance.com/kent-university>

Scan the QR Code to go to the Kent University page. Register your details, view & download the full policy wording, and extend the basic cover.

PHONE US: 0161 772 3390*

HOW TO CLAIM

For advice on how to make a claim and to download a claim form please visit our website.

ONLINE: <http://www.cover4insurance.com/kent-university>

PHONE US: **0161 974 1101***

EMAIL: claims@cover4students.com

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ENDORSEMENTS APPLYING

ENDORSEMENT 1C: MOBILE PHONE | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft of your mobile phone following forcible and violent entry to the insured address.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £1,000 during the period of insurance. • The excess shown in your schedule. • Theft not involving forcible and violent entry. • When the mobile phone is in your insured address, loss caused while the insured address is unoccupied. • Mobile phone accessories. • The cost of unauthorised calls. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

ENDORSEMENT 2H: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

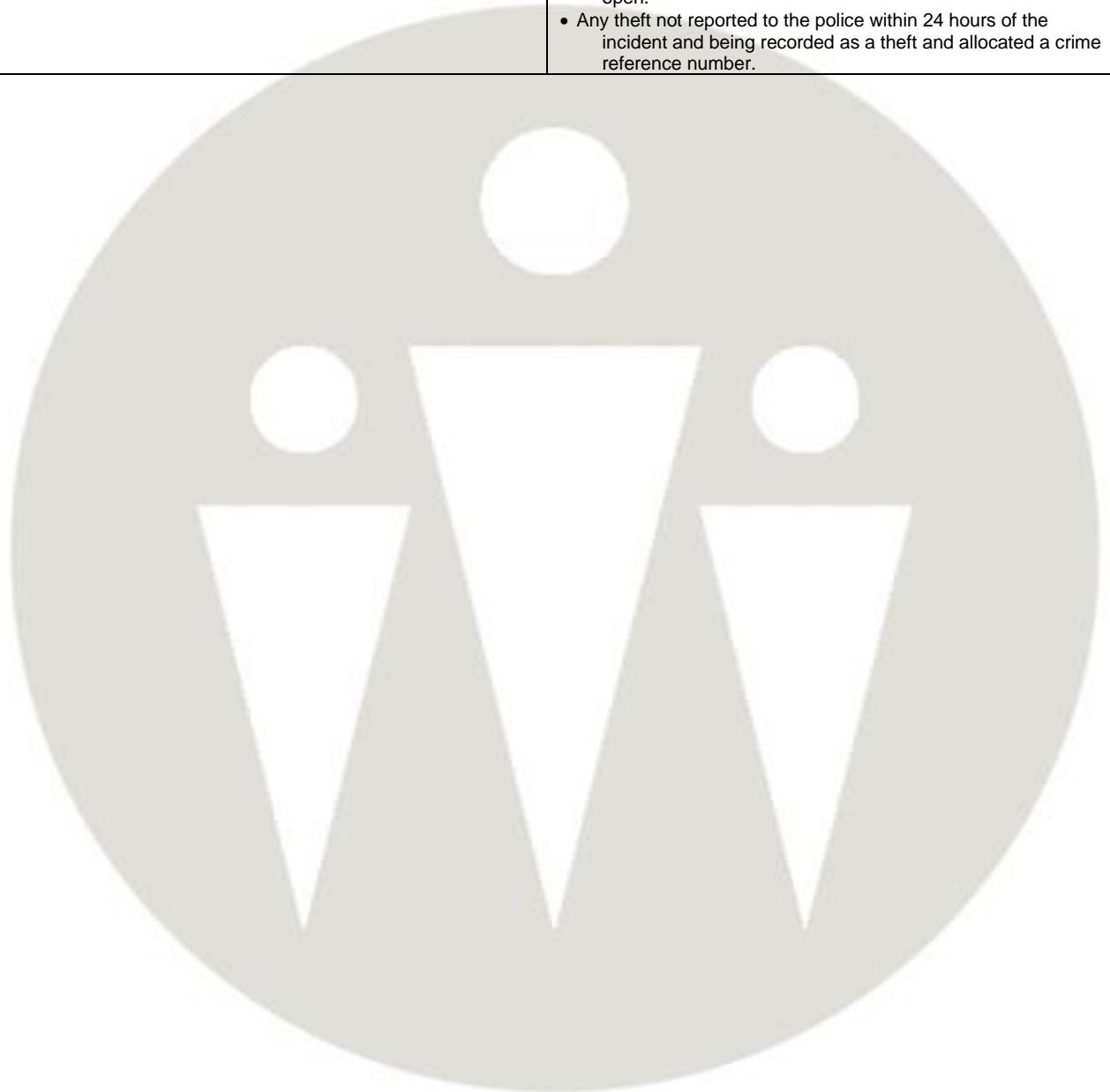
WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £1,000 in any one period of insurance for loss or damage to your personal possessions from the communal areas caused by any of the insured events under section 1.</p>	<ul style="list-style-type: none"> • The excess shown in your schedule. • Any amount above £500 unless the theft is as a result of forcible and violent entry to the communal areas. • Theft of personal possessions that are left unattended unless securely locked away from view. • Accidental loss.

ENDORSEMENT 3B: MUSICAL INSTRUMENTS | ROOM ONLY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your musical instruments by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is unoccupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £1,500 during the period of insurance. • The excess shown in your schedule. • Loss or damage from fire caused by scorching without a fire actually starting. • Any claim for damage to your musical instruments resulting from:- <ul style="list-style-type: none"> - wear, tear or any gradually operating cause or determination, inherent or latest defect - wet or dry rot, mildew, frost, rust or corrosion - insect, vermin or woodworm - dyeing or restoration or any commercial process of cleaning or repairing. • Faulty design or workmanship or use of faulty materials. • Breakage of strings and/or reeds and/ or drum heads. • Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement. • Loss or damage caused by:- <ul style="list-style-type: none"> - climate or atmospheric conditions - dampness, dryness, shrinkage, contamination or extremes of temperature - effects of sunlight, fading, changes in colour texture or finish. • Depreciation or diminution in the value of your musical instruments following repair. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

ENDORSEMENT 4A: CONTACT LENSES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to your contact lenses by the following cause's fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is occupied.</p>	<ul style="list-style-type: none"> • The maximum amount payable is £150 during the period of insurance. • The excess shown in your schedule. • Loss or damage by fire caused by scorching without a fire actually starting. • Loss or damage by smoke caused by smog, agricultural or industrial operations or anything, which happens gradually. • Loss or damage by storm or flood caused by dampness or condensation. • Loss or damage by storm or flood to contact lenses left in the open. • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.



cover 4 students.com

SPECIALIST INSURANCE FOR STUDENTS

Your Summary of Cover

Plus Top Up Covers Available To You



campus block halls

Group Scheme for University of Kent

Master Policy Number: KENT2020, academic year 2020/2021

University of
Kent

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 The University of Kent.

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/kent-university

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.

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This insurance is underwritten by a Consortium of Lloyd's syndicates which is managed by Canopus Managing Agents Limited. Canopus 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. Canopus 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 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 £10,000 in total. In addition, a further £2,500 is provided for computer equipment (including laptops & portable computer equipment) within your accommodation. If you are registered as being disabled then personal possessions cover is increased to £12,000 and computer equipment cover is increased to £4,500.

WHAT IS COVERED

- ✓ Personal possessions – up to £10,000.
- ✓ Computer equipment - up to £2,500.
- ✓ Landlord's property – up to £5,000 for theft or damage.
- ✓ In direct transit at the beginning and end of each university term – up to £10,000.
- ✓ In university designated storage during vacations – up to £10,000 for theft from forcible entry.
- ✓ Library books / university property on loan - up to £750.
- ✓ Replacement locks & keys - up to £500, following damage resulting from burglary.
- ✓ Rented household goods – up to £1,250.
- ✓ Personal money – up to £100, 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 £50,000, on a scale of benefits.
- ✓ Accidental death of a financially supporting parent or guardian - up to £5,000.
- ✓ Legal liability – up to £1,000,000 for injury to others or their property.
- ✓ Food spoilage – up to £100, following mechanical failure of fridge/freezer.
- ✓ Mobile phones - up to £1,000, for theft from your room following forcible entry.
- ✓ Personal possessions from communal areas - up to £1,000.
- ✓ Musical instruments - up to £1,500, for theft from your room following forcible entry.
- ✓ Contact lenses - up to £150.
- ✓ Damage to clothing - up to £350, following mechanical failure of laundry equipment.
- ✓ 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.

- Personal possessions single item limit (excluding computer equipment) - £1,500.
- Clothing single item limit - £1,000
- Jewellery, watches and other valuables - up to £1,000 in total.
- Computer equipment - up to £2,500 in total.
- Audio, DVD, video & other data carrying media - up to £1,500 in total.
- Photographic equipment, video cameras & camcorders - up to £1,500 in total.
- Sports equipment - up to £1,500 in total.
- Rented household goods - up to £1,500 in total

POLICY EXCESS

SECTION OF COVER

- Food spoilage: failure of fridge/freezer
- Accidental damage to landlords property claims up to £2,500
- Accidental damage to landlords property claims over £2,500
- All other sections

EXCESS

£10
£100
£250
£25

WHAT IS NOT INSURED

- The policy excess.
- Theft from vehicles (except when attended during transit at the beginning and end of each university 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/kent-university

Top up covers / optional extensions

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 10,000	up to £ 12,000
Computer Equipment (room only)	£ 2,500	up to £ 4,500
Course Fees & Rental Protection	£ 0	up to £ 20,000
Criminal Assault	£ 0	up to £ 500
Legal Expenses	£ 0	up to £ 30,000
Accidental Damage	£ 0	up to £ 10,000
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

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/kent-university



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.

Specialist Student Products



New / Small Business Insurance

Are you one of the estimated 1 in 4 students who will either start or plan to set up their own business whilst at University?

Business insurance protects your businesses against losses suffered in the course of your normal day to day activities.

Why choose Cover4Insurance for your Business Insurance?

- Instant cover available.
- Pay as you go cover - via our rolling monthly contracts.
- Tailor the policy to your individual business needs with covers such as:
 - Professional Indemnity
 - Public Liability
 - Employers Liability



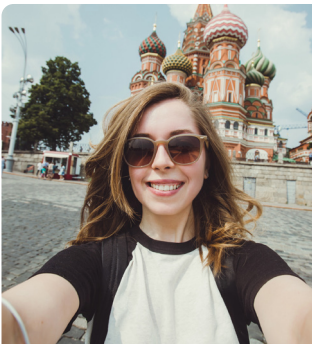
Student Key Care

Provides cover for lost or stolen keys to your student property.

Cover includes:

- Cover for lost and stolen keys, replacement locks and any call out charges up to the annual cover limit. **
- Cover for locksmith charges if you lock yourself out of your home up to the call out limit. **
- Emergency helpline 24 hour, 365 days a year.
- Access to a nationwide network of locksmiths.
- No excess to pay.

** Subject to agreed cover and call out limits.



Study Abroad Travel Insurance

Study abroad travel insurance is aimed at students going abroad to study as part of a UK university degree.

Benefits can include:

- Medical expenses.
- Repatriation.
- Cancellation and curtailment.
- Personal possessions cover.
- Course and tuition fees cover.
- Two trips back to the UK during your insured period.
- Laptops and portable computers.

For the full range of insurance products visit www.cover4insurance.com

Register Your Details Online At
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 2020.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires.



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 30/10/20, full terms and conditions are available online at: www.cover4insurance.com/register

How to claim

For advice on how to make a claim and to download a claim form please visit our website.

- **ONLINE:** www.cover4insurance.com/claims
- **PHONE US:** 0161 974 1101*
- **EMAIL:** claims@cover4students.com

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Contact us

ONLINE: www.cover4insurance.com EMAIL: blockhalls@cover4students.com

WRITE TO: **COVER4STUDENTS, THE STABLES, OLD CO-OP YARD,
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