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Students Possessions  
Insurance Policy Wording

 campus insurance

# Your Student Possessions Policy

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## YOUR POSSESSIONS POLICY

This forms part of **your possessions policy** and should be read in conjunction with **your schedule**. **Your schedule** indicates the **sum insured** for **personal possessions** with any optional covers chosen. **Your policy** tells **you** exactly what is and what is not covered and how **we** will settle claims and other important information.

## COVER PROVIDED

**You** will need to be aware that all contracts of insurance are subject to certain exclusions and conditions. It is therefore essential that **you** are fully aware of what is and what is not covered. **We** have set out 'what is covered' to the left of each page and 'what is not covered' to the right. **We** have listed words with special meanings under 'definitions' on pages 3,4 and 5 they are printed in **bold type** whenever they appear in the policy.

There are also some general exclusions which apply to **your** policy and **we** have listed on pages 23 and 24.

## SECTIONS OF YOUR POLICY WHICH APPLY TO YOU

The sections that apply to **you** are shown on **your schedule**. **Your schedule** indicates the **sum insured** for **personal possessions**, specified items and **computer equipment** together with any optional covers chosen and additional special terms which may apply.

You must read **your possessions policy schedule** and any **endorsements** together to ensure that the cover meets **your** requirements and that the details are correct. If they are not **you** MUST contact us immediately. **Your possessions policy, schedule** and any **endorsements** are the basis of the contract between **you** and **us** - please keep them in a safe place.

## LAW APPLICABLE TO CONTRACT

**We** can both choose the law which will apply to this contract. However, unless it says differently anywhere else in this policy, the law which applies to this contract is:

- The law which applies to the part of the **United Kingdom**, the Channel Islands or the Isle of Man in which **you** live; or
- The law of England and Wales if **you** do not live in the **United Kingdom**, the Channel Islands or the Isle of Man.

This policy is underwritten by Royal & Sun Alliance Insurance plc in the **United Kingdom**.

## GUIDANCE WHEN MAKING A CLAIM

### Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notifications are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this policy wording.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally as part of the initial notification **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may however request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

### Preferred Suppliers

**We** take pride in the claims service **we** offer to **our** customers. **Our** philosophy is where possible to repair or replace lost or damaged property or vehicles and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier, but on request **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

## DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**. We have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<p><b>Accident / Accidental</b> This means a sudden, unexpected unusual specific event, which occurs at a definable time and place.</p>	
<p><b>All Risks</b> <b>Accidental</b> loss of or damage to possessions anywhere within the <b>United Kingdom</b>.</p>	
<p><b>Bodily Injury</b> Is sustained by <b>the insured</b> person during the <b>period of insurance</b> is caused by an <b>accident</b> and occasions the <b>disablement of the insured</b> person within twelve calendar months from the date of the <b>accident</b>.</p>	
<p><b>College / University</b> The <b>university</b> or <b>college</b> at which <b>you</b> are a full time student.</p>	
<p><b>College / University Term</b> The weeks of full <b>college / university</b> academic activity as published by your <b>college / university</b>.</p>	
<p><b>Credit Card(s)</b> Credit, cheque, charge and cash dispenser cards all belonging to <b>you</b> solely for private use.</p>	
<p><b>Desktop Computer Equipment</b> <b>Your</b> monitor, hard drive, mouse, keyboard, printer, and accessories up to £150 in total including preloaded computer software.</p>	<ul style="list-style-type: none"> <li>• Equipment used for business purposes.</li> <li>• Loss or erasure of, or any damage, distortion or corruption to records, data programs and software.</li> <li>• Consequential loss of any kind.</li> <li>• <b>Laptop &amp; portable computers.</b></li> </ul>
<p><b>Disablement</b> Means physical incapacity that entirely prevents <b>you</b> from attending to major duties of <b>your</b> own studies.</p>	
<p><b>Endorsement</b> A change of <b>your</b> details or cover which appears on <b>your schedule</b> and forms part of <b>your possessions policy</b>.</p>	
<p><b>Excess</b> The first part of any claim <b>you</b> must pay.</p> <p>If claims are made under two or more sections for loss or damage resulting from the same cause at the same time only one <b>excess</b> will be deducted from the total amount of the claim payment.</p>	
<p><b>Forcible and Violent Entry</b> <b>Forcible and violent entry</b> or exit to or from <b>your</b> accommodation, which is evident by damage to the building at the point of entry/exit.</p>	
<p><b>Insured Address</b> The room or rooms <b>occupied</b> by <b>you</b> at the address stated on <b>your schedule</b>.</p>	
<p><b>Laptop &amp; Portable Computers</b> Includes all small hand held or lap held computers defined as but not limited to laptop, palmtop or PDA's.</p>	<ul style="list-style-type: none"> <li>• <b>Desktop computer equipment.</b></li> </ul>

## DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**. We have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<p><b>Money</b> Coins or bank notes in current circulation, cheques, traveller's cheques or banker's drafts. Postal or money orders, gift vouchers and current postage stamps that are not part of a stamp collection. Saving certificates, premium bonds or saving stamps. Luncheon vouchers, trading stamps, telephone cards, current travel or other tickets with a fixed monetary value all belonging to <b>you</b>.</p>	<ul style="list-style-type: none"> <li>• Securities, promotional vouchers, lottery and raffle tickets and Air Miles vouchers.</li> <li>• <b>Money</b> used or held for business purposes.</li> </ul>
<p><b>Occupied</b> The <b>insured address</b> is left <b>unoccupied</b> for no more than 30 consecutive days.</p>	
<p><b>Off Campus</b> Privately rented accommodation.</p>	
<p><b>Period of Insurance</b> As shown in <b>your schedule</b>.</p>	
<p><b>Personal Possessions</b> All household goods and clothing belonging to <b>you</b> or household goods rented to <b>you</b> for which <b>you</b> are legally responsible under a written agreement making <b>you</b> responsible for insuring them.</p>	<ul style="list-style-type: none"> <li>• Caravans, boats, motor vehicles, trailers, vessels, aircraft, surf &amp; sailboards and their respective parts or accessories.</li> <li>• Mobile phones their accessories and related costs.</li> <li>• Securities or documents of any kind.</li> <li>• Living creatures.</li> <li>• <b>Personal possessions</b> used for business purposes.</li> <li>• Pedal cycles and accessories.</li> <li>• Property more specifically insured by this or another policy.</li> <li>• <b>Desktop computer equipment</b> and accessories.</li> <li>• <b>Laptop &amp; portable computers</b> and accessories.</li> <li>• Contact Lenses.</li> <li>• <b>Money</b> and <b>credit cards</b>.</li> </ul>
<p><b>Possessions Policy</b> This comprises <b>your</b> signed Proposal Form, Policy Booklet, <b>your schedule</b> and any <b>endorsements</b>.</p>	
<p><b>Replacement Value</b> The cost of replacing items as new, except for clothing, household linen, rented household goods and <b>college/university</b> property on loan, where a deduction is made for wear and tear.</p>	
<p><b>Schedule</b> The document detailing the sections of <b>your possessions policy</b> which states <b>your sums insured</b> and any special terms and conditions which may apply.</p>	
<p><b>Sickness</b> Means <b>your sickness</b>, which declares itself during the <b>period of insurance</b> and causes <b>your disablement</b> within twelve months of declaring itself.</p>	
<p><b>Single Article Limit</b> The limit that applies to any individual item insured</p>	
<p><b>Sum Insured</b> The amount stated for each section of cover as shown in <b>your schedule</b> or notified to <b>you</b> at renewal.</p>	

## DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your** policy in **bold print**.  
**We** have listed the definitions in alphabetical order.

DESCRIPTION	EXCLUSIONS
<b>United Kingdom</b> England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.	
<b>Unoccupied</b> Where <b>you</b> have not stayed in the <b>insured address</b> for 30 consecutive days or more prior to a loss being discovered.	
<b>Vacation</b> Those periods between the end and the beginning of published <b>college/university terms</b> .	
<b>Valuables</b> Any article of gold, silver or other precious metal, jewellery, pearls or gemstones. Watches or clocks. Works of art, pictures and curios. Collections of stamps, coins, bank notes or medals. Furs or leather jackets. Musical instruments.	
<b>We / Us / Our</b> Royal & Sun Alliance Insurance plc. (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.	
<b>You / Your / The Insured</b> The person named as the policyholder in <b>your schedule</b> .	

## SECTION 1 : PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your **Schedule** will show whether **you** have cover under this Section and the **sum insured** and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay for loss or damage to <b>your personal possessions</b> by the following causes whilst they are in the <b>insured address</b> during <b>college / university term</b> and during <b>vacations</b> when the <b>insured address</b> is <b>occupied</b>.</p>	<ul style="list-style-type: none"> <li>The <b>excess</b> shown in your schedule.</li> </ul>
Fire	<ul style="list-style-type: none"> <li>Loss or damage caused by scorching without a fire actually starting.</li> </ul>
Explosion, lightning, or earthquake	
Smoke	<ul style="list-style-type: none"> <li>Loss or damage caused by smog, agricultural or industrial operations or anything, which happens gradually.</li> </ul>
Storm or flood	<ul style="list-style-type: none"> <li>Loss or damage caused by dampness or condensation.</li> <li>Loss or damage to <b>personal possessions</b> left in the open.</li> </ul>
Subsidence or heave of the site on which the <b>insured address</b> stands or landslip or landslide	<ul style="list-style-type: none"> <li>Loss or damage caused by coastal or river erosion.</li> <li>Loss or damage caused by bedding down of new structures or settlement of newly made up ground.</li> <li>Loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials, which form part of the <b>insured address</b>.</li> <li>Any claim for which compensation is provided by another source.</li> <li>Loss or damage resulting from demolition or structural repairs or alterations to the <b>insured address</b>.</li> <li>Loss or damage caused because solid floors have moved unless the foundations of the outside walls are damaged at the same time and by the same cause.</li> <li>Loss or damage caused by or from faulty workmanship or materials or poor or faulty design.</li> </ul>
<ul style="list-style-type: none"> <li>Escape of oil from any fixed domestic heating installation</li> <li>Escape of water from any washing machine, dishwasher, refrigerator or freezer, fixed domestic water or heating installation or fixed fish tank</li> </ul>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>Occurring when the <b>insured address</b> is <b>unoccupied</b>.</li> <li>To the component or appliance from which the water or oil escapes.</li> </ul>
Theft or attempted theft	<ul style="list-style-type: none"> <li>Theft from an unattended motor vehicle.</li> <li>Loss or damage caused by <b>you</b> or anyone who lives with <b>you</b>.</li> <li>Loss or damage occurring when the <b>insured address</b> is <b>unoccupied</b> unless shown on <b>your schedule</b>.</li> </ul>
Impact within the <b>insured address</b> involving a vehicle, train or animal	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>Domestic pets for which <b>you</b> are responsible;</li> <li>Insects or vermin.</li> </ul>
Impact within the <b>insured address</b> involving an aircraft or aerial device or anything falling from them	
<p><b>Replacement of locks</b> We will pay for the cost of replacing keys and locks to an external door at the <b>insured address</b> following damage resulting from burglary</p>	<ul style="list-style-type: none"> <li>The maximum amount payable is £50</li> <li>The excess shown in <b>your schedule</b>.</li> </ul>

## SECTION 1 : PERSONAL POSSESSIONS WITHIN THE INSURED ADDRESS

Your **Schedule** will show whether **you** have cover under this Section and the **sum insured** and specified items applicable.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>Possessions temporarily away from the insured address</b></p> <p>We will pay for loss of or damage to <b>your personal possessions</b> by an insured event while temporarily removed from the <b>insured address</b> to:</p> <ul style="list-style-type: none"> <li>• <b>Your</b> permanent home address.</li> <li>• Any <b>occupied</b> private dwelling.</li> <li>• Any other building where <b>you</b> are temporarily residing.</li> </ul>	<ul style="list-style-type: none"> <li>• The maximum amount payable is £500 unless <b>your personal possessions</b> are in <b>your</b> permanent home address in which case cover is as shown in <b>your schedule</b>.</li> <li>• Any loss resulting from theft unless following <b>forcible and violent entry</b> except in <b>your</b> permanent home address.</li> <li>• Any loss or damage occurring outside the <b>United Kingdom</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage while <b>your personal possessions</b> are in storage.</li> <li>• Anything under 'what is not covered' paragraphs for any other cause.</li> </ul>
<p><b>Transit at the beginning and end of a college / university term</b></p> <p>We will pay for loss of or damage to <b>your personal possessions</b> by an insured event while in direct and undiverted transit for the sole purpose of moving between the <b>insured address</b> and the permanent home address at the beginning and end of each <b>college / university term</b>.</p>	<ul style="list-style-type: none"> <li>• Theft from any private motor vehicle whilst left unattended unless at a designated service station.</li> <li>• Theft while contents are left unattended unless securely locked away from view.</li> <li>• The maximum amount payable is £500 for any single carrying device and its contents.</li> <li>• Any theft where the contents are not stored in a locked boot or concealed from sight in the glove compartment or luggage section of the vehicle.</li> <li>• Any loss occurring outside the <b>United Kingdom</b>.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage to china, glass or pottery.</li> <li>• Loss or damage while <b>your personal possessions</b> are in storage or being moved to or from storage.</li> <li>• Loss or damage caused by damp, vermin or fungus.</li> </ul>
<p><b>Liability for rented household goods</b></p> <p>We will pay for all sums which <b>you</b> become legally liable to pay following loss or damage by an insured event to household goods (other than telephones) rented under the terms of a formal rental agreement while in the <b>insured address</b>.</p>	<ul style="list-style-type: none"> <li>• Any loss unless <b>you</b> are named as the party responsible for the rented goods on the rental agreement with the company concerned.</li> <li>• Any claim in <b>excess</b> of that stated on a 'written down valuation' acceptable to us and supplied from the central accounts office of the rental company concerned.</li> <li>• Any liability assumed by <b>you</b> for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise.</li> <li>• Any loss or damage occurring away from the <b>insured address</b>.</li> <li>• Any loss unless supported by the original rental agreement.</li> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> </ul>

## SECTION 2 : DESKTOP COMPUTER EQUIPMENT | ROOM ONLY

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in <b>your schedule</b> for loss or damage to <b>your desktop computer equipment</b> caused by any of the insured events under section one whilst in the <b>insured address</b> When the <b>insured address</b> is <b>occupied</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Property used for business purposes.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Damage caused by wear and tear, damp, damage from cleaning or repairing, restoration, mechanical or electrical breakdown and anything, which happens gradually.</li> </ul>



### SECTION 3 : VACATION COVER

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss or damage to <b>your personal possessions</b> and pedal cycles (if shown in <b>your schedule</b>) in the <b>insured address</b> during <b>vacation</b> when <b>unoccupied</b>.</p>	<ul style="list-style-type: none"><li>• Theft not involving <b>forcible and violent entry</b>.</li><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• The maximum amount payable is £3500.</li></ul>

### SECTION 4 : COURSE FEES & RENTAL PROTECTION

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to £2,000 in any one <b>period of insurance</b> in respect of reimbursement of course fees (which are non-refundable) and/or rent paid in advance or due under a signed rental agreement subject to a 14 day deferred period if <b>you</b> become temporarily totally disabled as a result of <b>sickness</b> or <b>accidental bodily injury</b> which results in <b>your disablement</b> and are unable to remain in <b>your</b> rented accommodation</p> <p><b>Conditions</b></p> <ul style="list-style-type: none"><li>• We will require a doctor's certificate or letter confirming the <b>accident / sickness</b>. Such certificate/letter to be obtained at <b>your</b> own expense.</li><li>• In the event of a claim, a medical advisor(s) appointed by <b>us</b> shall be allowed as often as may be deemed necessary to examine <b>you</b>.</li></ul>	<ul style="list-style-type: none"><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Any claim directly or indirectly consequent upon or contributed to by;<ul style="list-style-type: none"><li>a) <b>Your</b> committing, or attempting to commit suicide or intentional self-inflicted injury.</li><li>b) <b>Your</b> deliberate exposure to exceptional danger except in an attempt to save human life.</li><li>c) <b>Your</b> own criminal act.</li><li>d) While <b>you</b> are under the influence of alcohol.</li><li>e) <b>You</b> being wholly or partly under the influence of drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.</li><li>f) <b>Your</b> neurosis, psychoneurosis, psychopathic, or mental diseases or disorders of any type.</li><li>g) If <b>you</b> are under 16 or over 75 years of age (except where prior agreement has been made).</li><li>h) Sustained whilst <b>you</b> are engaged in winter sports, mountaineering, racing or any form of operational duties as a member of the armed forces or Territorial Army.</li><li>i) Sustained as a result of <b>you</b> engaging in aviation except when travelling by air as a paying passenger.</li><li>j) Sustained as the result of <b>you</b> engaging in parachute jumping, bungee jumping or free fall jumping, skin-diving involving breathing apparatus, potholing or hang-gliding.</li><li>k) Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex however the syndrome has been acquired or may be named.</li><li>l) No cover shall be in force for the first 14 days (the deferred period).</li></ul></li></ul>

### SECTION 5 : CRIMINAL ASSAULT

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay up to the amount shown in <b>your schedule</b> in any one <b>period of insurance</b> in respect of cost necessarily incurred by <b>you</b> as a direct result of a criminal assault.</p>	<ul style="list-style-type: none"><li>• Any incident not notified to the police within 24 hours and recorded as a criminal assault.</li></ul>

## SECTION 6 : LEGAL EXPENSES

This part of the policy sets out the cover **we** provide for **legal expenses** protection for **you** if this section is shown on **your schedule**.

### Glossary Of Legal Terms

The following is a glossary of some legal terms **we** have used in this section.

- **Arbitration:** A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
- **Disbursements:** Money that **your** solicitor has spent on **your** behalf, in dealing with **your** case. These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.
- **Expert witness:** A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

### Words With Special Meanings

Words with special meanings are printed in **bold** and will have the meanings shown for those words (as set out on pages 3, 4 and 5). The words that are set out below have meanings that only apply to this section of the policy.

**Any one claim:** All **legal proceedings** including appeals arising from or relating to the same original cause or event.

**Court:** A court, tribunal or other appropriate authority.

**Full enquiry:** Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of **your** tax affairs in detail.

**Goods:** Items **you** own or for which **you** are legally responsible except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

**Legal expenses: Your representative's fees,** cost and disbursements which **we** have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which we have agreed. This does not include any damages, fines or penalties you have to pay. Anything more than is allowed on the standard basis must be paid by **you**.

**Legal proceedings:** Legal action in a civil court to protect **your** rights in a dispute.

**Representative:** The solicitor or other suitably qualified person appointed to act for **you**.

**Standard basis:** The basis for charging costs:

- a) In England and Wales under Part 44, paragraph 4.1(a) and 4.2 The Civil Procedure Rules - Order 62, Rule 12 of the Rules of the Supreme Court 1965; or
- b) In Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

**Territorial limits: United Kingdom.**

**We, us, our:** FirstAssist Insurance Services Limited, which handles claims on behalf of the insurer.

**You** can contact **us** at:

FirstAssist Insurance Services Limited, Legal Expenses Division  
Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU  
Telephone: 0208 652 1313

**You, your:** The person or people named as policyholder on the policy and all members of **your** family.

**Your family: You, your** husband, wife, partner, children (including foster and adopted children), parents and relatives, who all normally live with **you**.

## SECTION 6 : LEGAL EXPENSES

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> provide the following cover for <b>legal expenses</b>.</p> <p>The cause of the action must happen within the <b>territorial limits</b> and during the <b>period of insurance</b>. The <b>legal proceedings</b> must be taken or defended in the <b>territorial limits</b>. <b>You</b> must have told <b>us</b> about the claim within six months of the cause of action arising.</p> <p><b>We</b> must have given our agreement to support <b>your</b> claim.</p> <p>The <b>sum insured</b> in total for any one claim is £30,000</p>	<p>Anything, which is excluded on page 11 of this policy wording.</p>
<p><b>Personal Injury</b> The cost of <b>you</b> taking <b>legal proceedings</b> against another person or organisation as a result of an event which causes <b>your</b> death or <b>bodily injury</b>.</p>	<ul style="list-style-type: none"><li>• Any death, illness or injury, which happens gradually or is not caused by a sudden or specific <b>accident</b>.</li><li>• Any death, illness or injury, which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner.</li><li>• Defending civil <b>legal proceedings</b> that are connected with:<ul style="list-style-type: none"><li>- Death, disease or illness of or <b>bodily injury</b> to anyone; Or</li><li>- Loss or destruction of, or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage).</li></ul></li><li>• Any claim to do with a motor vehicle, its parts or accessories (except a claim against another person or organisation for <b>your</b> death or <b>bodily injury</b> which happened while <b>you</b> were a passenger in a motor vehicle).</li><li>• Any claim where the amount in dispute is less than £250.</li></ul>
<p><b>Consumer Protection</b> The cost of <b>your</b> taking <b>legal proceedings</b> against another person or organisation as a result of:</p> <p>a) A dispute over a contract for buying, selling or renting <b>goods</b> or services;</p> <p>b) A person or organisation breaking the Requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in <b>your</b> losing <b>money</b>.</p> <p>The cost of defending a legal action brought against <b>you</b> as a result of a dispute over a contract for buying, selling or renting <b>goods</b> or services.</p>	<ul style="list-style-type: none"><li>• Any dispute over a contract, which arises less than 90 days after the insurance first started, unless the dispute is to do with a contract, which started after <b>you</b> took out the insurance.</li><li>• Any matter connected with a <b>money-making</b> activity.</li><li>• Anything to do with building, converting, extending, altering, renovating or demolishing <b>your</b> home.</li><li>• Any dispute connected with letting, subletting, or allowing another person to live in <b>your</b> home.</li><li>• Anything to do with a motor vehicle, its parts or accessories.</li><li>• Any claim where the amount in dispute is less than £250.</li></ul>
<p><b>Employment</b> The cost of defending legal action brought against <b>you</b> in the <b>territorial limits</b> as a result of a prosecution, which results from <b>your</b> normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, and the Data Protection Act 1998, or any Acts, which replace or change these.</p>	<ul style="list-style-type: none"><li>• Legal action brought against <b>you</b> less than 90 days after the insurance first started.</li><li>• Any matter connected with a <b>money-making</b> activity.</li><li>• Defending any motoring prosecutions.</li><li>• Defending civil <b>legal proceedings</b> that are connected with <b>your</b> duties as a member of a profession or <b>your</b> duties as a director or officer of any company.</li></ul>

## LEGAL EXPENSES / EXCLUSIONS

These are the exclusions, which apply to the legal expenses section of **your** policy.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event, which **you** report to **us** more than six months after it happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil **legal proceedings** that are connected with:
  - Death, disease or illness of or **bodily injury** to anyone;
  - **Your** duties as a member of a profession or **your** duties as a director or officer of any company;
  - The loss or destruction of or damage to any property. (This includes property, which cannot be used because of the loss, destruction or damage).
10. Any **legal proceedings** between any members of **your family** (This does not apply to **accidents** involving motor vehicles).
11. Any **legal proceedings** between **you** and **your** husband, wife or partner, or former husband, wife or partner. This includes **legal proceedings** relating to custody, access or maintenance.
12. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
13. Any dispute with **us** or the insurer **that** is not dealt with under the **arbitration** condition on page 11 of this policy wording.
14. Any direct or indirect liability, loss or damage caused:
  - To equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
  - By computer viruses.

This does not apply to **legal expenses** connected with claiming compensation following **your** death or **bodily injury**.

## LEGAL EXPENSES | CONDITIONS

These are the other conditions **you** must keep to as **your** part of the contract.

### Preventing Legal Proceedings

**You** must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible.

### Arbitration

If there is a dispute between **you** and **us** or the insurer about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

**You** can still use the complaints procedure shown on page 25

## LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

### Telling us about the claim

If anything happens which might lead to a claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the insurer will not be responsible for any **legal expenses**. The insurer will not cover legal expenses involved in **your representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

## LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS (CONTINUED)

### Giving our agreement

We will agree if all of the following apply.

- We think you have a reasonable chance of winning your case and achieving a reasonable outcome.
- The legal proceedings arise from a cause of action, which is covered by this insurance. This cause of action must happen within the territorial limits and during the period of insurance.
- A court within the territorial limits will deal with the legal proceedings.
- You have kept to the terms and conditions of the policy and none of the exclusions listed on page 11 of this section and the general conditions applicable to your whole policy on pages 22 and 23 of the policy apply to your claim.

If we do not accept your claim, we will tell you why.

If, during the claim, we think that there is no longer a reasonable chance of you winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings. If we do not carry on with your claim, we will tell you why.

### Choosing a representative

In the period before we can agree that legal proceedings are necessary, or in the circumstances set out in claims settlement condition 2 on page 21, we may take on and carry out in your name, any negotiations for you. You must agree to a settlement, which is reasonable. If we agree that legal proceedings are necessary, but we are not able or you do not want us to act for you, we will agree with you on a representative to act for you. We will suggest a shortlist of representatives who will be willing and able to act for you. You can choose a representative from this shortlist. If you prefer not to use a representative from this list, we will consider your choice. You will need to satisfy us that your chosen representative has the necessary expertise to deal with your legal proceedings. You must also confirm that he or she will not charge more than a representative on the list. However, you can pay the difference between your chosen representative's fees and those of a representative on the shortlist. In some circumstances, we may not accept the representative you have suggested, but we will explain why. If we cannot agree on your representative, you can take the matter to an independent arbitrator. This process is set out on page 11 of this policy wording. Any representative you choose is appointed to act for you.

### Rights and responsibilities

You must tell us if an offer is made to settle the dispute. You must not negotiate or agree to settle the dispute without getting our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative's legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover legal expenses. You must pay any recovered legal expenses to your representative who must then refund any legal expenses, which the insurer has paid or has been asked to pay.

If the insurer pays legal expenses up to the policy limit and you pay more legal expenses to end your case, the insurer and you will share any legal expenses that are recovered. The insurer and you will each receive the same percentage as originally paid.

### Information your representative will need from you

You must give your representative all the information and help he or she may need. This will include a truthful account of the facts of your case and any paperwork to do with your case.

### What you and your representative must do for us

We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case.

If we ask for this, we must be able to have access to your representative's files. This includes the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness, we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness, and the reasons why you need one.

## LEGAL EXPENSES | CLAIMS SETTLEMENT CONDITIONS (CONTINUED)

These conditions apply when **you** make a claim. **You** must keep to these conditions as **your** part of the contract.

### Appealing against a court's decision

If **you** want to appeal against a **court's** decision, **you** must give **us your** reasons for bringing the appeal. **We** will give **you** our agreement if all of the following apply.

- **You** must tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of claims settlement condition 2 on page 21
- **Your** appeal meets the requirements of claims settlement condition 2 in the same way as your initial claim for **legal expenses**.

### What action we may take

**We** may take over, in **your** name, all legal action in any of the following circumstances.

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims **court**.
- If **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement, which is reasonable.

If **we** ask, **you** must tell **your representative** to get the **court** to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

### Complaints Procedure

If **you** have a complaint about **your** policy, please contact:

The Customer Services Department  
Legal Expenses Division  
FirstAssist Insurance Services Limited  
Marshall's Court, Marshall's Road  
Sutton, Surrey SM1 4DU

If **you** are still not satisfied, **you** will be given a final response so that **you** can, if **you** want, refer the matter to the Financial Ombudsman Service. Their address is:

The Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

## SECTION 7 : ACCIDENTAL DAMAGE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for <b>accidental</b> damage occurring within <b>your insured address</b> in respect of:</p> <p>Audio equipment, camera equipment, computer equipment, games consoles, television, video and DVD players, owned by <b>you</b>.</p>	<ul style="list-style-type: none"><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• The maximum amount payable for single item /group limits stated in the <b>schedule</b>.</li><li>• Theft from any private motor vehicle.</li><li>• Loss or damage caused by or arising from;<ul style="list-style-type: none"><li>- Wear and tear, depreciation or any gradually operating cause</li><li>- Faulty design or workmanship or the use of faulty materials</li><li>- Moths, insects, parasites, beetle or vermin</li><li>- Corrosion, fungus, mildew or rot</li><li>- Atmospheric or climate conditions, frost or the action of light</li><li>- Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions</li><li>- Property used for business purposes</li><li>- Loss or damage by any heating process</li><li>- Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling</li></ul></li><li>• Property used for business purposes.</li><li>• Depreciation in value, consequential loss or property more specifically covered by this or any other insurance.</li><li>• Loss or damage by heating process.</li><li>• Damage to any property, appliance, or any part of it (whether belonging to <b>you</b> or not) failing correctly to recognise or respond to any date whether occurring before, during or after the year 2000.</li></ul>

## SECTION 8 : PERSONAL ACCIDENT

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED																																
<p><b>We</b> will pay <b>you</b> any appropriate benefit specified below should <b>you</b> sustain injuries resulting solely and directly from <b>accidents</b> caused by external violent and visible means arising during the <b>period of insurance</b> within the <b>United Kingdom</b>, which directly and independently of any other cause results in <b>disablement</b> as specified within 12 months of the occurrence.</p> <p><b>Benefits</b></p> <table border="1"> <tr> <td>Permanent Total Disablement as a result of <b>accidental bodily injury</b> occurring within the <b>United Kingdom</b> during the <b>period of insurance</b></td> <td>£10,000</td> </tr> <tr> <td>Total loss of or loss of use of:</td> <td></td> </tr> <tr> <td>Visual power of both eyes</td> <td>£3,750</td> </tr> <tr> <td>Right Arm</td> <td>£3,500</td> </tr> <tr> <td>One Leg</td> <td>£3,500</td> </tr> <tr> <td>Left Arm</td> <td>£3,250</td> </tr> <tr> <td>Right Hand</td> <td>£3,000</td> </tr> <tr> <td>Left Hand</td> <td>£2,500</td> </tr> <tr> <td>Auditive power of both ears</td> <td>£2,500</td> </tr> <tr> <td>One Foot</td> <td>£2,500</td> </tr> <tr> <td>Right Forefinger</td> <td>£750</td> </tr> <tr> <td>Left Forefinger</td> <td>£600</td> </tr> <tr> <td>Right ring or middle finger</td> <td>£400</td> </tr> <tr> <td>Left ring or middle finger</td> <td>£300</td> </tr> <tr> <td>Big Toe</td> <td>£250</td> </tr> <tr> <td>Other Toe</td> <td>£150</td> </tr> </table> <p>Where any benefit specifies right or left, the benefit shall be reversed if <b>you</b> are left-handed.</p> <p>Permanent Total Disablement means total inability to continue studies or engage in any gainful employment.</p> <p>Loss of use other than severance must last for two years before compensation is payable, and at that time be beyond likelihood of any improvement.</p>	Permanent Total Disablement as a result of <b>accidental bodily injury</b> occurring within the <b>United Kingdom</b> during the <b>period of insurance</b>	£10,000	Total loss of or loss of use of:		Visual power of both eyes	£3,750	Right Arm	£3,500	One Leg	£3,500	Left Arm	£3,250	Right Hand	£3,000	Left Hand	£2,500	Auditive power of both ears	£2,500	One Foot	£2,500	Right Forefinger	£750	Left Forefinger	£600	Right ring or middle finger	£400	Left ring or middle finger	£300	Big Toe	£250	Other Toe	£150	<p>Cover does not apply to circumstances arising out of or in any way connected with or caused by:</p> <ul style="list-style-type: none"> <li>Ballooning, bungee jumping, skuba diving, aviation other than travelling as a fare-paying passenger on a scheduled flight, gliding, paragliding, hang-gliding, microlight flying, motor rallying, parachuting, parascending, professional sports, racing of any kind other than on foot, climbing, solo sea sailing, mountaineering, pot holing, caving, polo, showjumping, hunting on horseback, motorcycling as a rider or passenger, jet skiing or jet biking, high diving, white water rafting, canoeing, skiing, ski racing, ski jumping, bobsleighting, tobogganing, ice hockey or any other sport or pastime involving exceptional risk of <b>accident</b>.</li> <li>The use of machinery</li> <li>Any pre-existing physical defect or infirmity</li> <li>Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or wilful exposure to needless peril</li> <li>Solvent abuse</li> <li>Any illness directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and mutant derivative thereof</li> <li>Whilst a detainee in any prison establishment</li> <li>Whilst driving with more than the legally permitted level of alcohol in the blood</li> <li>Any claim where <b>you</b> cannot supply a report from <b>your</b> own doctor or consultant at <b>your</b> own expense if required by <b>us</b>. <b>We</b> may require <b>you</b> to be further medically examined by <b>our</b> doctor, <b>you</b> shall as often as required agree to medical examination at <b>our</b> expense</li> <li>The maximum amount payable for any combination of permanent partial disablement is £10,000</li> <li>The <b>excess</b> shown in <b>your schedule</b></li> </ul>
Permanent Total Disablement as a result of <b>accidental bodily injury</b> occurring within the <b>United Kingdom</b> during the <b>period of insurance</b>	£10,000																																
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Right ring or middle finger	£400																																
Left ring or middle finger	£300																																
Big Toe	£250																																
Other Toe	£150																																

## SECTION 9 : CREDIT CARDS

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay for <b>your</b> legal liability following theft as a result of <b>forcible and violent entry</b> to the <b>insured address</b> and subsequent unauthorised use of <b>your</b> credit, cheque or bankcard issued to <b>you</b> in the <b>United Kingdom</b>.</p>	<ul style="list-style-type: none"> <li>Any theft occurring outside of the <b>United Kingdom</b>.</li> <li>The <b>excess</b> shown in <b>your schedule</b>.</li> <li>The maximum amount payable is £500 during the <b>period of insurance</b>.</li> <li>Any liability arising from the theft of a card unless reported immediately to the issuing authority and subject to all terms and conditions attaching to the issue of the card having been complied with.</li> <li>The unauthorised use of a card arising after the issuing authority has been notified of the theft.</li> <li>Any liability resulting from theft or subsequent use outside the <b>United Kingdom</b>.</li> <li>When the <b>credit cards</b> are in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li> </ul>



## SECTION 10 : PERSONAL MONEY

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay for theft of personal <b>money</b> following <b>forcible and violent entry</b> to the <b>insured address</b>.</p>	<ul style="list-style-type: none"><li>• The maximum amount payable is £50.</li><li>• Any loss or damage occurring outside of the <b>United Kingdom</b>.</li><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Confiscation or loss, error in payment or accountancy.</li><li>• Loss in the value of <b>money</b>.</li><li>• When the <b>money</b> is in <b>your insured address</b>, loss caused while the <b>insured address</b> is <b>unoccupied</b>.</li></ul>

## SECTION 11 : COLLEGE | UNIVERSITY PROPERTY ON LOAN

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>Liability for college / university library books and college / university property on loan.</b></p> <p><b>We</b> will pay for loss or damage for which <b>you</b> are legally liable following loss of or damage to <b>college / university</b> property on loan or <b>college / university</b> library books by an insured event while:</p> <ul style="list-style-type: none"><li>• In <b>your insured address</b>.</li><li>• In <b>your</b> permanent home address.</li><li>• In direct transit at the beginning and end of <b>your college / university</b> term while moving between the <b>insured address</b> and the permanent home address.</li></ul>	<ul style="list-style-type: none"><li>• The maximum amount payable is £250 for <b>college / university</b> library books.</li><li>• Any claim, which is not supported by a bill from <b>your college / university</b>.</li><li>• Any loss or damage outside the <b>United Kingdom</b>.</li><li>• The maximum amount payable is £250 for <b>college / university</b> property on loan.</li><li>• Property unless it is in <b>your</b> immediate custody and control.</li><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Theft from an unattended motor vehicle.</li></ul>

## SECTION 12 : LANDLORDS PROPERTY | TENANTS LIABILITY

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay for sums which <b>you</b> become legally liable to pay as damages in respect of:</p> <ul style="list-style-type: none"><li>• Theft of landlords' material property in <b>your</b> custody and control for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li><li>• Fire damage to landlord's material property in <b>your</b> custody and control for which <b>you</b> are legally responsible under the terms of a formal tenancy agreement.</li></ul>	<ul style="list-style-type: none"><li>• The maximum amount payable is £5,000 in any <b>period of insurance</b>.</li><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Loss while the <b>insured address</b> is <b>unoccupied</b>.</li><li>• Theft or attempted theft by you or by anyone who is living with <b>you</b>.</li></ul>

## SECTION 13 : ACCIDENTAL DEATH OF A PARENT OR GUARDIAN

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay <b>you</b> £5,000 following <b>accidental</b> death of a parent or guardian on whom <b>you</b> are financially dependent to complete <b>your</b> course, such death to arise solely from <b>bodily injury</b> by external violent and visible means during the <b>period of insurance</b>.</p>	<ul style="list-style-type: none"><li>• Any claim not supported by a death certificate</li><li>• Any claim where <b>the insured</b> does not continue on the course they were attending within 12 months.</li><li>• Any claim where <b>the insured</b> cannot provide proof that they were financially dependent on the parent or guardian that suffered accidental death.</li><li>• Any costs not attributed to course fees or signed under a rental agreement.</li></ul>

## SECTION 14 : LEGAL LIABILITY

Cover only applies if shown in **your schedule**

### WHAT IS COVERED

**We** will pay any amount which **you** become legally liable to pay, including costs and expenses incurred with **our** written consent, in defence of a claim for damages as a result of:

- **Bodily injury by accident.**
- Damage to property happening during the **period of insurance.**
- **We** will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by **us** in writing.
- If **you** die, **your** legal personal representatives will have the protection of this cover for liability incurred by **you.**

### WHAT IS NOT COVERED

- The maximum amount payable is £1,000,000 where damages are payable for any claim or claims arising from one event.
- The **excess** as shown in **your schedule.**

Liability in respect of:

- **Bodily injury** to any member of **your** family or who lives with **you.**
- Damage to property owned by **you** or in **your** care or under the control of **you** or any member of **your** family or who lives with **you** or any person employed by **you.**
- Any trade, profession, business or employment or student placement.
- Any contract which **you** have entered into unless legal liability would have attached anyway.

The ownership, possession or operation of:

- Road vehicles or any other mechanically propelled or assisted or horse drawn vehicle.
- Caravans, horse boxes, trailers or trailer tents.
- Aircraft or hovercraft, except pedestrian controlled models or toys.
- Boats, wind-surfers, boards or any other craft or equipment designed
- For use in or on water except pedestrian controlled models or toys.
- Any power operated lift.
- Firearms, except shotguns or airguns used for sporting activities.

The ownership or possession of:

- Horses while being used for hunting, racing or playing polo.
- Pets which are not normally domesticated in the **United Kingdom.**
- A dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (muzzling) Regulations (Northern Ireland) 1991.
- The ownership, occupation, possession or use of any land or building.
- Any wilful or malicious act by **you.**
- Racing of any kind other than on foot.
- Anything caused directly or indirectly from **you** passing on or being treated for any disease or virus.
- Any responsibility as an employer to anyone employed by any of **your** family in any business or profession including domestic employees.
- Damage, injury, death, illness or disease, which happens outside the **period of insurance.**

## SECTION 15 : LAPTOP & PORTABLE COMPUTER EQUIPMENT ROOM ONLY | COVER WITHIN THE INSURED ADDRESS

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for loss or damage to <b>your laptop &amp; portable computer equipment</b> caused by any of the insured events under section one whilst in the <b>insured address</b> when the <b>insured address</b> is <b>occupied</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Theft from unattended motor vehicles.</li> </ul> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• Wear and tear, depreciation or any gradually operating cause.</li> <li>• Faulty design or workmanship or the use of faulty materials.</li> <li>• Moths, insects, parasites, beetles or vermin.</li> <li>• Corrosion, fungus, mildew or rot.</li> <li>• Atmospheric or climatic conditions, frost or the action of light.</li> <li>• Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>• Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.</li> <li>• Property used for business purposes.</li> <li>• Depreciation in value, consequential loss or property more specifically insured by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Loss or damage occurring in the <b>insured address</b> during <b>vacations</b> except where:               <ul style="list-style-type: none"> <li>- The <b>insured address</b> is <b>occupied</b>.</li> <li>- The <b>insured address</b> is a Halls of Residence.</li> </ul> </li> <li>• Customs or other official body confiscating your belongings.</li> <li>• Loss or damage caused by pets.</li> </ul>

## SECTION 15 : LAPTOP & PORTABLE COMPUTER EQUIPMENT ALL RISKS | COVER ANYWHERE WITHIN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay up to the amount shown in <b>your schedule</b> for theft or <b>accidental</b> damage to your <b>laptop &amp; portable computer equipment</b> occurring anywhere within the <b>United Kingdom</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Theft from unattended motor vehicles.</li> </ul> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• Wear and tear, depreciation or any gradually operating cause.</li> <li>• Faulty design or workmanship or the use of faulty materials.</li> <li>• Moths, insects, parasites, beetles or vermin.</li> <li>• Corrosion, fungus, mildew or rot.</li> <li>• Atmospheric or climatic conditions, frost or the action of light.</li> <li>• Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>• Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.</li> </ul>

## SECTION 15 : LAPTOP & PORTABLE COMPUTER EQUIPMENT ALL RISKS I COVER ANYWHERE WITHIN THE UK continued

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
	<ul style="list-style-type: none"> <li>• Property used for business purposes.</li> <li>• Depreciation in value, consequential loss or property more specifically insured by this or any other insurance.</li> <li>• Loss or damage by any heating process.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• Loss or damage occurring in the <b>insured address</b> during vacations except where:               <ul style="list-style-type: none"> <li>- The <b>insured address</b> is <b>occupied</b>.</li> <li>- The <b>insured address</b> is a Halls of Residence.</li> </ul> </li> <li>• Customs or other official body confiscating your belongings.</li> <li>• Loss or damage caused by pets.</li> </ul>

## SECTION 16 : ALL RISKS I SPECIFIED ITEMS COVER ANYWHERE WITHIN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>We</b> will pay up to the <b>sum insured</b> specified in <b>your schedule</b> for theft or <b>accidental</b> damage to <b>your</b> specified items listed in <b>your schedule</b> occurring anywhere within the <b>United Kingdom</b>.</p>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Theft from unattended motor vehicles.</li> </ul> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• Wear and tear, depreciation or any gradually operating cause.</li> <li>• Faulty design or workmanship or the use of faulty materials.</li> <li>• Moths, insects, parasites, beetles or vermin.</li> <li>• Corrosion, fungus, mildew or rot.</li> <li>• Atmospheric or climatic conditions, frost or the action of light.</li> <li>• Mechanical or electrical breakdown or derangement or use contrary to the manufacturer's instructions.</li> <li>• Any process of dyeing, cleaning, drying, painting, washing, repair, alteration, maintenance, decoration, restoration or dismantling.</li> <li>• Property used for business purposes.</li> <li>• Depreciation in value, consequential loss or property more specifically insured by this or any other insurance.</li> <li>• Loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.</li> <li>• The cost of replacing data and software, which has not been purchased commercially.</li> <li>• <b>Laptop &amp; portable computers</b> and accessories.</li> <li>• Pedal cycles and accessories.</li> <li>• Mobile phones and accessories.</li> <li>• Loss or damage occurring in the <b>insured address</b> during <b>vacations</b> except where:               <ul style="list-style-type: none"> <li>- The <b>insured address</b> is <b>occupied</b>.</li> <li>- The <b>insured address</b> is a Halls of Residence.</li> </ul> </li> <li>• Customs or other official body confiscating <b>your</b> belongings.</li> <li>• Loss or damage caused by pets.</li> </ul>

## SECTION 17 : MOBILE PHONES | COVER ANYWHERE WITHIN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or <b>accidental damage</b> of <b>your</b> mobile phone up to the <b>sum insured</b> stated in the <b>schedule</b> occurring anywhere within the <b>United Kingdom</b>.</p>	<ul style="list-style-type: none"><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Mobile phone accessories.</li><li>• The cost of unauthorised calls.</li><li>• Theft from unattended motor vehicles.</li><li>• 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.</li><li>• <b>Accidental</b> loss.</li><li>• Cosmetic damage, which does not effect the operation of the handset.</li><li>• Damage caused by anything, which happens gradually.</li><li>• Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value.</li><li>• Customs or other official body confiscating <b>your</b> belongings.</li><li>• Loss or damage caused by pets.</li></ul>

## SECTION 18: PEDAL CYCLES | COVER ANYWHERE WITHIN THE UK

Cover only applies if shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for theft or <b>accidental damage</b> of <b>your</b> pedal cycle up to the <b>sum insured</b> stated in the <b>schedule</b> anywhere within the <b>United Kingdom</b>.</p>	<ul style="list-style-type: none"><li>• The <b>excess</b> shown in <b>your schedule</b>.</li><li>• Pedal cycle accessories unless the pedal cycle is stolen or damaged at the same time.</li><li>• Theft from unattended motor vehicles.</li><li>• 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.</li><li>• Damage caused by anything which happens gradually.</li><li>• Damage caused by wear and tear, damp, vermin, fungus, cleaning, altering or repairing, restoration, mechanical or electrical breakdown, loss of value.</li><li>• Loss or damage whilst the pedal cycle is being used for racing.</li><li>• Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture.</li><li>• Customs or other official body confiscating <b>your</b> belongings.</li><li>• Loss or damage caused by pets.</li></ul>

## BASIS OF SETTLING CLAIMS

### How we settle claims for Personal Accident

- 1) **We** will pay any benefit under this policy to **you** if **you** are living, otherwise to **your** estate.
- 2) Interest will not be added to any amount payable.
- 3) **We** shall only pay one benefit in connection with the same **accident**.
- 4) **You** must produce for **us** at **your** own expense, any medical certificates and other evidence which may be required to support **your** claim. In addition **you** must submit to a medical examination at **our** expense as often as is reasonably required in connection with any claim.
- 5) If an **accident** happens which gives rise to a claim and for which **we** make payment under permanent total **disablement** or total loss of one or more limbs or eyes, the policy shall cease to apply.

### How we settle claims for all other sections of the policy.

- 1) If an item has been damaged and it can be economically repaired **we**, cover4students.com or their representative will either arrange or authorise repair and **we**, cover4students.com or their representative will pay the cost of repair. Otherwise, **we**, cover4students.com or their representative will replace the item with a new one of similar quality through our preferred suppliers, or at our option, **we**, cover4students.com or their representative will pay the replacement cost of a new item of similar quality.

If **we**, cover4students.com or their representative agree not to repair or replace an item, at **our** option **we**, cover4students.com or their representative will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- 2) **We**, cover4students.com or their representative will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific item or part of one item or to a clearly defined area.
- 3) **We**, cover4students.com or their representative will not pay for any loss of value to any item which **we** have repaired or replaced.
- 4) Where an **excess** applies, this will be taken off the amount of **your** claim.
- 5) If loss or damage happens and the **sum insured** on **your schedule** is less than the cost of replacing all **your** possessions as new, **we**, cover4students.com or their representative will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

The most **we**, cover4students.com or their representative will pay for any one claim is the amount it will cost us to replace all **your** possessions as new but not more than the **sum insured** and any limits shown in **your schedule**.

## CLAIMS CONDITIONS

- 1) **We**, cover4students.com or their representative are entitled in the event of any loss of or damage to property to enter any building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable manner. No property may be abandoned to **us**.
- 2) Every letter, claim, writ, summons and process must be forwarded to **us** on receipt. Written notice must also be given to **us** immediately **you** have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this policy. **You** must not admit, settle, reject, negotiate or promise to pay any claim without **our** written permission. **We** will not unreasonably hold back **our** permission.
- 3) **We**, cover4students.com or their representative shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim under this policy.
- 4) **We**, cover4students.com or their representative will be entitled at any time in **our** or **your** name to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and **you** will give **us** all the information and assistance **we** may reasonably require. Upon payment of any claim under this policy (other than for repair) any part of the property insured in respect of which payment is made will belong to **us** subject to your right to reclaim it upon repayment to **us** of the amount paid.
- 5) If at any time any claim arises under this policy and there is other insurance covering the same loss or liability or any part thereof we shall not pay more than a rateable proportion of such claim.
- 6) If **you** find a **credit card** is missing tell the **credit card** company immediately and tell **us** as soon as **you** can.
- 7) If **you** are a victim of theft, riot, vandalism or something is lost, tell the police within 24 hours of discovering the loss or damage and ask for an incident number, then tell **us** as soon as **you** can.
- 8) **You** must give **us** and pay for all the information **we** reasonably ask about any claim. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

## WHAT IS COVERED

**We** will at **our** option repair or replace the lost or damaged property or pay in cash or vouchers the amount of the loss or damage.

If the damage can be repaired but repair or reinstatement is not carried out, **we** will pay the reduction in the value of the item in cash or vouchers resulting from the damage, but not exceeding the estimated cost of repair.

**We** will not automatically reinstate the **sum insured** under **your** policy in the event of a claim, unless **we** have given **you** written notice to the contrary before payment.

## WHAT IS NOT COVERED

- **We** will not pay more in total than the **sum insured** stated on **your schedule** and this must be adequate to cover the full cost of replacing as new all items other than clothing, household linen and rented household goods, and **college / university** property on loan.
- **We** will deduct an amount for wear, tear and depreciation in respect of:
  - Clothing and household linen.
  - Rented household goods.
  - **College / university** property on loan.
- Set in **your schedule** or in this policy are limits in respect of individual items or groups of items:
  - TV, Video, DVD players including portable radios, cassettes or compact disc players.
  - Photographic equipment (including film slides, negatives and photographic prints) video cameras and camcorders.
  - Jewellery, watches, musical instruments, and other valuables.
  - CDs, video audiocassettes, discs, records, cartridges, CD ROMs and computer games.

## GENERAL CONDITIONS APPLICABLE TO YOUR WHOLE POLICY

**You** must comply with the following conditions to have the full protection of **your** cover.

If **you** do not comply with these conditions, **we** may at our option, cancel the policy or refuse to deal with **your** claim.

### 1) The Value of Your Property

**You** must notify **us** immediately if at any time the **sums insured** for **your personal possessions**, computer equipment, and **all risks** extensions are less than the cost of replacing all these items as new, except for clothing and household linen, rented goods and **college / university** property on loan where a deduction will be made for wear and tear.

If at any time the replacement value exceeds the **sum insured** on **your schedule**, in the event of a claim, **your** financial position could be seriously prejudiced by the application of the average condition.

### 2) Average

If at the time of a loss or damage **you** own or are legally responsible for **personal possessions**, computer equipment, and **all risks items**, which in total has a greater value than the **sum insured**, **you** will be regarded as **your** own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage.

### 3) Reasonable Care

**You** must at all times

- Take all reasonable steps to prevent **accident**, loss or damage.
- Take all reasonable steps to ensure that all external doors and accessible windows to the **insured address** or the building, which contains the **insured address**, are fitted where possible with adequate locks which should be left operative whenever the **insured address** is left **unoccupied**.
- Maintain all the property insured in a sound condition and allow **us** to have at all times reasonable access to it.
- On discovery of any event which may give rise to a claim **you** must without delay:
  - Give written notice to **us** stating all particulars known to **you**.
  - If any part of the property insured is lost, stolen, or damaged by thieves, notify the police immediately and do everything possible to discover any person involved and recover the missing property.
  - Supply free of expense to **us** all such proofs, information and other evidence relating to the claim as **we** may require.

No claim can be settled unless notified to **us** in accordance with the terms of this condition.

### 4) Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefit under this policy all benefit to **you** will be forfeited.

### 5) Cancellation

- We** may cancel this policy by giving 14 days notice in writing to **your** last known address, in which case **you** may be entitled to a pro-rata refund of **your** premium. **We** will only do this if **you** have not claimed during the **period of insurance**.

- b) **You** may cancel this policy, in which case **you** will be entitled to a pro rata refund of **your** premium less a £10 administration charge except where:
- i) The notification of cancellation is received by **us** less than 4 months prior to the expiry date of the policy and in which case no refund will be made.
  - ii) **Your** premium is £40 or less in total in which case no refund will be made.
  - iii) **You** have claimed during the insurance period.
- c) If **you** cancel this policy within the first 14 days, as long as you have not made a claim, **we** will refund all the premium **you** have paid.

#### 6) Arbitration

If any difference arises as to the amount being paid under this policy (liability being otherwise admitted) such difference will be referred to an arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this condition to be referred to **arbitration** the making of any award shall be a condition precedent to any right of action against **us**.

#### 7) Policy Terms

The due observance and fulfilment of the terms of this policy so far as they relate to anything to be done or complied with by **you** and the truth of the proposals shall be conditions precedent to our liability to make any payment under this policy.

#### 8) Change of address

**You** must notify **us** of any change of address in writing within 14 days if cover is to apply in any address other than the **insured address**. Where the **insured address** is a designated Halls of Residence, there will be no cover under this insurance beyond 14 days given for such notification. A new policy will then be required.

## GENERAL EXCLUSIONS APPLICABLE TO YOUR WHOLE POLICY

These exclusions apply to the whole Policy

#### 1) Radioactive contamination

**We** will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by or arising from;

- a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

#### 2) War Risks

**We** will not pay for any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.

#### 3) Sonic Bangs

**We** will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

#### 4) Pollution or contamination

**We** will not pay for any claim or expense of any kind caused directly or indirectly by pollution or contamination, other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**.

All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the same time such incident takes place.

#### 5) Reduction in value

**We** will not pay for any reduction in the value of the property insured following repair, reinstatement or replacement paid for under this policy.

#### 6) Miscellaneous exclusions

**We** will not pay for:

- a) Any liability arising from an agreement which would not have existed in the absence of that agreement.
- b) Any **accident**, injury, loss or damage occurring before the cover under this policy started.
- c) Any loss or damage caused by deception, unless it is only entry that is gained by deception.
- d) Any liability arising directly or indirectly from any business, profession or trade.
- e) Any liability arising directly or indirectly from the transmission of
  - Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
  - Any communicable disease.



By **you** or any person living with **you**:

- f) Any property primarily owned or held in trust in connection with any business, profession or trade, other than that relating to the letting of **your** property.
- g) Any property used for entertaining where any form of payment is received.

#### 7) Uninsurable Risks

**We** will not pay for:

- a) The cost of maintenance.
- b) Damage caused by wear and tear, atmospheric and climatic conditions (other than storm or flood), rot, fungus, insects, vermin or any gradually operating cause.
- c) Damage caused by the process of cleaning, dyeing, repair or restoration.
- d) Mechanical or electrical breakdown.
- e) Damage to any property or appliance by or resulting from the failure of part of it (whether belonging to you or not) correctly to recognise or respond to any date whether occurring before, during or after the year 2000.
- f) Confiscation or detention by order of any Government, Public or Police Authority.

#### 8) Matching items

**We** will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or damage only affects one part of the set.

#### 9) Existing and deliberate damage

**We** will not pay for any loss or damage, which happens before this cover starts, or which arises from an event before cover starts or any loss or damage caused deliberately by you or any member of **your** family.

#### 10) Terrorism

This insurance does not cover any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion, terrorism means the use or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

## HOW TO MAKE A CLAIM

- 1) Cover4students.com will deal with all claims. **You** must refer all correspondence and telephone enquiries to cover4students.com at the following address:

Cover4students, Claims Team, Direct Group Property Services Limited, PO Box 800, Halifax, HX1 9ET.  
Telephone: 0844 826 2045

Check **your** Policy to ensure that the cause of the loss or damage is covered. **Your schedule** will show which cover sections are operative.

- 2) If **you** have a valid claim obtain a claim form from cover4students.com. Complete and return it along with:
  - a) Receipts, bills, valuations or repair estimates as appropriate for all claims for loss or damage.
  - b) Full details of **accident** or injury and early prognosis for personal **accident** claims.All claims for theft or loss must be reported to the police.
- 3) Remember that some of **your** Cover (for example Personal Liability) is provided to cover **you** against claims made by others. If you are held responsible for loss, damage or injury it is essential that **you**:
  - a) Tell **us** immediately and provide details in writing as soon as possible and
  - b) Send **us** any correspondence, writ, summons or other legal document served on **you**. Do not admit liability or reply to any correspondence without our authority. **We** will then deal with all matters relating to that claim on **your** behalf.
- 4) In some cases we may arrange either for a member of **our** staff or an independent Chartered Loss Adjuster to discuss **your** claim with **you**. This is not always necessary but when it is **we** will advise **you** of the name and address of the Loss Adjuster and monitor progress of the claim for **you**.

Please do not worry if **we** arrange for a Loss Adjuster or member of staff to visit **you**. It is a normal claims procedure and aims to speed up consideration of claims.

Certain types of claim will be considered directly by the Insurers if referred to them by cover4students.com.

## COMPLAINTS PROCEDURE

### Our commitment to customer service

At Royal & SunAlliance, **we** are committed to going the extra mile for **our** customers and wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know, preferably through **your** usual sales and service contact point.

If **you** are unsure how to contact **your** sales and service point please contact **our** Customer Relations Team. Details of which follow.

### We promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

**We** aim to resolve **your** concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review that will be concluded by **us** issuing a final response letter.

### How to contact us

Customer Relations can be contacted by:

Telephone:	0800 107 6160
Write:	Customer Relations Office, Royal & SunAlliance, Bowling Mill Dean Clough Industrial Park, Halifax, HX3 5WA
Fax:	01422 325146
Email:	halifax.customerrelationsoffice@uk.royalsun.com

### If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them.

They can be contacted at:

Write:	Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone:	0845 080 1800
Email:	enquiries@financial-ombudsman.org.uk
Website:	www.financial-ombudsman.org.uk

**You** must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

**Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

### Thank you for your feedback

**We** value **your** feedback and at the heart of **our** brand we remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

## IMPORTANT CONTACTS

### MAKE A CLAIM

Download a claim form  
Telephone  
Email

[www.cover4students.com](http://www.cover4students.com)  
0844 826 2045\*  
[claims@cover4students.com](mailto:claims@cover4students.com)

### PHONE US

General Enquiries, Renewals & Policy Adjustments  
Claims Notification

0844 826 2042\*  
0844 826 2045\*

\*For our joint protection calls may be monitored and/or recorded. Calls will be charged at a maximum 5p per minute from a BT line. Calls from non-BT phone lines may vary.

### WRITE TO US

Cover4students, UK & Ireland Insurance Services (Online) Limited,  
Bank House, Warwick Street, Manchester, UK, M25 3HN

### OTHER PRODUCTS

#### Products

Student Possessions Insurance (UK)  
Student Possessions Insurance (IRELAND)  
Travel Insurance  
Mobile Phone Insurance  
Property Insurance  
Business Insurance

#### Web Address

[www.cover4students.com](http://www.cover4students.com)  
[www.cover4students.ie](http://www.cover4students.ie)  
[www.cover4travel.com](http://www.cover4travel.com)  
[www.cover4students.com](http://www.cover4students.com)  
[www.ukandireland.com](http://www.ukandireland.com)  
[www.ukandireland.com](http://www.ukandireland.com)

## TERMS OF BUSINESS AGREEMENT

**DEFINITIONS:** Cover4students.com is a trading style of UK & Ireland Insurance Services (Online) Limited.

In these terms and conditions, "We/us/our" refer to:

UK & Ireland Insurance Services (Online) Limited, Bank House, Warwick Street, Manchester, M25 3HN

**STATUS:** UK & Ireland Insurance Services (Online) Limited is an Independent Insurance Intermediary, which is authorised and regulated by the Financial Services Authority. Our Register Number is 312248.

You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

**EXPLAINING OUR SERVICE:** We act as an Independent Insurance Intermediary on your behalf. Our service includes:

- Advising and arranging your insurance cover with insurers to meet your requirements.
- Helping you with any ongoing changes you have to make.

**FINANCIAL SERVICES COMPENSATION SCHEME (FSCS):** We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

**PRODUCTS:** For student possessions insurance we offer products from Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority. Register Number.202323. Royal & Sun Alliance Insurance plc (No. 93792) is registered at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1HL.

**SECURITY:** We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes Insolvent.

**FEES:** In addition to premium charged by Insurers we also normally make the following charges to cover administration costs and for other services provided. These charges will be advised to you where they apply.

Arranging New Policies	£5.00
Mid-term adjustments	£5.00
Mid-term cancellations	£10.00
Renewals	£5.00
Replacement / Duplicate Certificates	£5.00

We normally accept payment by certain credit or debit cards. You should enquire which payment options are available to you.

**RENUMERATION:** Our remuneration will be either a fee as agreed with you or commission, which is a percentage of the premium paid by you and a combination of both where appropriate. We are committed to ensuring complete transparency of our remuneration and we will, at your request, fully disclose our remuneration.

Commission and fees are for the policy period, and we will be entitled to retain all Commission and fees in relation to policies placed by us.

**CANCELLATION CLAUSE:** Your insurance contract may include a cancellation clause. If you are a retail customer, this is mandatory.

Full cancellation details will be explained to you during the negotiation process. In the event that you fail to pay your premium by the due date, the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation.

In the event of cancellation, insurers may return a pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause.

Once our remuneration has been earned, in the event that the insurance is cancelled after inception, our fees or commission will not usually be returnable.

**TERMINATION:** Our services may be terminated without cause or penalty by giving one month's notice in writing. In the event that you terminate our services, other than at the expiry of the policy, we will be entitled to retain any fees and all of the commission payable.

The responsibility for handling claims reported after the date of termination shall in the absence of an express agreement be the responsibility of the party taking over the role.

**CLAIMS:** If you need to make a claim on your policy or need to report an incident that may result in a claim, then you should notify your insurance company as soon as possible even if you do not have all the details to hand as any delay may cause problems later on. Most insurers have claims telephone helpline's details of which should be located in your policy documentation. If you are unable to locate this information or you require advice please contact us on 0844 826 2042.

**COMPLAINTS:** We take complaints seriously, if you wish to register a complaint, please write to the Complaints Manager, at the above address, or contact this office on **0844 826 2042**.

If we cannot settle the complaint satisfactorily, you may be entitled to refer your complaint to the Financial Ombudsman Service. Details of how to do this will be provided to you in these circumstances.

**DATA PROTECTION:** We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data, which will be kept secure. You are entitled to see personal information we hold about you in our records. Requests are subject to an administration fee of £10.00

Unless required by law, public interest and regulators or by your consent, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance without your prior consent. We may provide you with information about other products and services, which we feel may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us. If you do not wish to receive marketing information, or to allow us to disclose information about you to other parties, please notify us in writing.

**IMPORTANT:** Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Ltd (IDS Ltd). The aim is to help us check information provided and also prevent fraudulent claims. When we deal with a request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy claim.

**CLIENT MONEY:** Client money is held in a statutory trust in accordance with the FSA client assets sourcebook (CASS). Copies of these rules are available on request. Any interest we earn on client money and any investment returns will be retained by us for our own use.

**MONEY LAUNDERING/PROCEEDS OF CRIME ACT:** Money Laundering regulations require us to obtain evidence of client's identity at the start of a business relationship. We may ask for sight of your passport, utility bill or bank statements. For companies, evidence usually consists of a copy of the Certificate of Incorporation or we may check the Companies House register.

**DUTY OF DISCLOSURE:** It is your responsibility to provide complete and accurate information when you take out your insurance policy, now, throughout the life of your policy, and when you renew your insurance. It is important all statements you make at quotation stage, on proposal forms, claim forms and other documents are full and accurate. A fact or circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they would take the risk. Please note that failure to disclose material information could invalidate your insurance cover, and part of, or all of a claim may not be paid or the contract voided.

Please keep copies of documentation sent by or received from us. Please contact us if you are in doubt on any aspect

**GOVERNING LAW:** Our Terms of Business will be governed by and construed in accordance with English Law.



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