Your Summary of Cover

Plus Top Up Covers Available To You For Additional Cost

IMPORTANT: PLEASE READ CAREFULLY TO ENSURE THAT THE COVER PROVIDED IS SUFFICIENT FOR YOUR NEEDS. DETAILS OF THE OPTIONAL EXTENSIONS AVAILABLE TO YOU ARE ENCLOSED.

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Dear Resident

Your possessions are automatically insured by the Campus Block Halls policy. You may have the need for additional cover; this brochure explains the cover we provide and the additional cover options available to you.

Summary of cover

Shown below is a brief outline of the cover provided for students living exclusively in accommodation managed by Newcastle University.

**IMPORTANT:** This leaflet provides only a summary of the terms and conditions of the master policy, we strongly recommend that you read the full policy wording, a copy of which is available to view and download at [www.cover4insurance.com/newcastle-university](http://www.cover4insurance.com/newcastle-university)

**WHAT AM I INSURED AGAINST?**

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your property), fire, burst pipes, storm, vandalism, flood, explosion and lightning. In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

**WHERE AM I INSURED?**

You are covered within your accommodation, or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

**IMPORTANT:** If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please refer to the “Top up Covers” section for further details

**WHO INSURES ME?**

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

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

**WHEN DOES MY COVER START?**

Basic cover commences at the start of your tenancy agreement for personal possessions (or when your proposal is accepted, if later, for optional extensions) and finishes when your tenancy expires. You will then be responsible for arranging your own insurance cover.

**IMPORTANT:** You may need to extend basic cover to ensure your requirements are met. You can view the optional extensions available to you by referring to “Top up Covers” section of this leaflet.
Basic cover explained

HOW MUCH AM I INSURED FOR?
Your possessions are insured whilst inside your accommodation for up to £7,500 in total. In addition a further £2,500 is provided for computer equipment (including laptops within your accommodation). For family properties and disabled students, possessions cover is increased to £10,000. The limit for computer equipment is also extended to £4,000 for disabled students.

Please note that personal possessions are automatically covered whilst in direct transit to and from your accommodation to your university. They are also covered whilst they are in university buildings.

WHAT IS COVERED
- Personal possessions – up to £7,500 in total.
- Computer equipment – up to £2,500 in total.
- Landlord’s property – up to £5,000 for theft or damage.
- In direct transit at the beginning and end of each university term – up to £7,500.
- In university designated storage during vacations – up to £7,500 for theft from forcible entry.
- University property on loan (including library books) – up to £750.
- University property on loan (including library books) if you are registered as disabled – up to £1,000.
- Replacement locks & keys – up to £500, following damage resulting from burglary.
- Rented household goods – up to £1,250.
- Personal money – up to £50, for theft from your room following forcible entry.
- Credit/debit card fraud – up to £500, for theft from your room following forcible entry.
- Personal accident – up to £50,000, on a scale of benefits.
- Legal liability – up to £1,000,000 for injury to others or their property.
- Food spoilage – up to £75, following mechanical failure of fridge/freezer.
- Mobile phone – up to £750, for theft following forcible entry.
- Damage to clothing - up to £300, for damage caused by faulty laundry equipment.
- Musical instruments - up to £1,250.
- Accidental death or redundancy of a financially supporting parent or guardian - up to £5,000.
- Emergency accommodation - up to £350.
- Emergency clothing allowance - up to £200.
- Personal possessions from communal areas - up to £1,000.

IMPORTANT: If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please see “Top up Covers” for further details.

MAXIMUM AMOUNTS PAYABLE?
The following categories of items are subject to a maximum amount payable during the period of insurance.
- Personal possessions single item limit - £1,250.
- Computer equipment - up to £2,500 in total.
- Computer accessories - up to £250 in total.
- Musical instruments - up to £1,250 in total.
- Sport equipment - up to £1,250 in total.
- Photographic equipment - up to £1,250 in total.
- Clothing single item limit - up to £1,000 in total.
- Jewellery, watches and other valuables - up to £1,000 in total.
- Audio, DVD, video and other data carrying media - up to £1,000 in total.
- Computer games, CDs, DVDs, videos and records - up to £600 in total.

POLICY EXCESS

SECTION OF COVER                                EXCESS
- Food spoilage                                  £10
- Accidental damage to landlords property claims up to £2,500 £100
- Accidental damage to landlords property claims over £2,500 £250
- All other sections                             £25

WHAT IS NOT INSURED
- The policy excess

Please note that the policy excess for Section 1: Personal Possessions Within The Insured Address and Section 2B: Computer Equipment | Room Only will not apply in cases where the item stolen has been registered by one or more of the following security measures:
- Securely marked with Smartwater (www.smartwater.com)
- Logged with Immobilise (www.imobilise.com)
- Registered with Prey Project (www.preyproject.com)
- Cover outside of your accommodation (unless basic cover is extended). Please note that personal possessions are automatically covered whilst in direct transit to and from your accommodation to your university. They are also covered whilst they are in university buildings.
- Theft from vehicles (except when attended during transit at the beginning and end of each university term).
- Contact lenses.
- Pedal cycles (unless basic cover is extended).

YOUR DUTY OF CARE
You must, at all times, take all reasonable steps to prevent accidents, loss and damage.
## Top up covers / optional extensions

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Current Sum Insured</th>
<th>Optional Upgrade Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Possessions (room only)</td>
<td>£7,500</td>
<td>up to £10,000</td>
</tr>
<tr>
<td>Computer Equipment (room only)</td>
<td>£2,500</td>
<td>up to £4,000</td>
</tr>
<tr>
<td>Course Fees &amp; Rental Protection</td>
<td>£0</td>
<td>up to £20,000</td>
</tr>
<tr>
<td>Criminal Assault</td>
<td>£0</td>
<td>up to £500</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>£0</td>
<td>up to £30,000</td>
</tr>
<tr>
<td>Accidental Damage</td>
<td>£0</td>
<td>up to £7,500</td>
</tr>
<tr>
<td>Mobile Phone (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Pedal Cycles (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Digital Download</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Photographic Equipment (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Musical Instruments (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £3,000</td>
</tr>
<tr>
<td>Exam &amp; Coursework Cover</td>
<td>£0</td>
<td>up to £250</td>
</tr>
<tr>
<td>Unspecified Items (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £4,000</td>
</tr>
<tr>
<td>Specified Items (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £3,000</td>
</tr>
<tr>
<td>Excess Protection Cover</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
</tbody>
</table>

**Extra International Student Cover**

**International Student Repatriation Cover**

**£0** up to **£5,000**

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

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**How to purchase optional extensions / top ups**

**CALL US: 0161 772 3390***

Office opening times are 9am – 5pm Monday to Friday excluding public holidays.

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

**BUY SECURELY ONLINE:**

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

**www.cover4insurance.com/newcastle-university**
DO I NEED TO EXTEND MY COVER? WHICH EXTENSIONS ARE SUITABLE FOR ME?

In order to help you decide if you need to top up your cover we have devised a few standard questions.

1. **Do you take possessions outside of your accommodation? Such as iPods, digital cameras, laptops etc.**
   If yes, you need to look at the ‘specified items’ section. List the item(s) and value(s) up to a maximum of £3,000.

2. **Are your total possessions worth more than £7,500 (excluding computer equipment)?**
   If yes, you can extend the cover up to £10,000 by selecting the personal possessions top up.

3. **Is your computer equipment worth more than £2,500?**
   If yes, you can extend the cover up to £4,000 by selecting the computer equipment top up.

4. **(a) Do you require cover for your pedal cycle?**
   If yes, you will need to select the pedal cycle extension. This extension will cover your pedal cycle for theft or accidental damage anywhere within the UK up to £1,000.

   **(b) Is your pedal cycle worth more than £1,000?**
   If yes, we can cover your pedal cycle up to £3,000 via our separate standalone pedal cycle product please visit [www.cover4insurance.com](http://www.cover4insurance.com) and click pedal cycle insurance.

5. **Do you require accidental damage cover?**
   Accidental damage cover is excluded from the standard cover. An ‘Accidental Damage’ extension is available which will cover your Audio equipment, Computer Equipment, Games Consoles, Television, Video and DVD players against accidental damage whilst within the accommodation. Please note that accidental damage cover is automatically included for the following items where a top up has been purchased:
   - Mobile Phone
   - Pedal Cycles
   - Musical Instruments
   - Photographic Equipment
   - Items listed under the *Specified Items | Cover Anywhere Within the UK* section
   - Items insured under the *Unspecified Items | Cover Anywhere Within the UK* section.

6. **Do you require cover for your mobile phone?**
   If yes, you will need to select mobile phone extension. This extension will cover your mobile phone for theft or accidental damage anywhere within the UK up to £1,000.

7. **Do you require cover for your course fees?**
   If yes, we offer Tuition Fees and Rental Protection cover which will cover the cost of your tuition fees or rent if you’re medically unable to continue studying your course through sickness or injury up to £20,000.

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**14 DAY MONEY BACK COOLING OFF PERIOD: OUR BROCHURE ONLY SUMMARISES THE COVER WE PROVIDE. IF YOU PURCHASE OUR ADDITIONAL TOP UP POLICY AND FEEL, UPON RECEIPT THAT THIS ADDITIONAL COVER DOES NOT MEET YOUR NEEDS, SIMPLY RETURN IT TO US WITHIN 14 DAYS AND WE WILL REFUND YOUR PREMIUM PROVIDING NO CLAIMS HAVE OCCURRED.**

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**How to claim**

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

- **ONLINE:** [www.cover4insurance.com/newcastle-university](http://www.cover4insurance.com/newcastle-university)
- **PHONE US:** 0161 974 1101*
- **EMAIL:** claims@cover4students.com

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

WHY REGISTER

• If you register your details online we will send you a copy of your policy documents, plus a reminder notice when it is due to expire.
• You will also be entered into a free prize draw with a chance of winning £500* winner to be announced in early November 2019.

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

*Register to win competition all entries must be received by the 30/10/19, full terms and conditions are available online at: www.cover4insurance.com/register

OTHER PRODUCTS

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

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

ONLINE: www.cover4insurance.com  EMAIL: blockhalls@cover4students.com
WRITE TO: COVER4STUDENTS, THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB

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