

cover 4 students.com

SPECIALIST INSURANCE FOR STUDENTS

# Your Summary of Cover

Plus Top Up Covers Available To You



campus block halls

Group Scheme for Newcastle University

Master Policy Number: NEWC2022, academic year 2022/2023



**Newcastle**  
University



**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.**

**Platinum** ★★★★★  
**Trusted Service Award**

For consistently  
delivering excellence

2022 feefo<sup>co</sup>

# 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 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 £10,000 in total. In addition a further £2,500 cover is provided for computer equipment (including laptops within your accommodation). For family properties and disabled students, possessions cover is increased to £12,000. The limit for computer equipment is also extended to £4,000 for disabled students.

## WHAT IS COVERED

- ✔ Personal possessions – up to £10,000 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 £10,000.
- ✔ In university designated storage during vacations – up to £10,000 for theft from forcible entry.
- ✔ University property on loan (including library books) – up to £1,000.
- ✔ University property on loan (including library books) if you are registered as disabled – up to £1,200.
- ✔ Replacement locks & keys – up to £500, following damage resulting from burglary.
- ✔ Rented household goods – up to £1,500.
- ✔ Personal money – up to £100, for theft from your room following forcible entry.
- ✔ Credit/debit card fraud – up to £500, for theft from your room following forcible entry.
- ✔ Personal accident – up to £50,000, on a scale of benefits.
- ✔ 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 £1,000, for theft following forcible entry.
- ✔ Damage to clothing - up to £350, for damage caused by faulty laundry equipment.
- ✔ Musical instruments - up to £1,250.
- ✔ Accidental death, injury or illness 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.
- ✔ Contact lenses - for theft from your room up to £150.

**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 - £1,500.
- 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 £1,250 in total.
- Jewellery, watches and other valuables - up to £1,250 in total.
- Audio, DVD, video and other data carrying media - up to £1,250 in total.
- Computer games, CDs, DVDs, videos and records - up to £1,250 in total

## POLICY EXCESS

### SECTION OF COVER

- Food spoilage
- Accidental damage to landlords property claims up to £2,500
- Accidental damage to landlords property claims over £2,500
- All other sections

### EXCESS

- £10
- £100
- £250
- £25

## WHAT IS NOT INSURED

- The policy excess

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](http://www.smartwater.com))
- Logged with Immobilise ([www.imobilise.com](http://www.imobilise.com))
- Registered with Prey Project ([www.preyproject.com](http://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.

**IMPORTANT: WE STRONGLY RECOMMEND THAT YOU READ THE FULL POLICY WORDING, A COPY OF WHICH IS AVAILABLE TO VIEW AND DOWNLOAD AT: [www.cover4insurance.com/newcastle-university](http://www.cover4insurance.com/newcastle-university)**

# Top up covers / optional extensions

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 10,000	up to £ 16,000
Computer Equipment (room only)	£ 2,500	up to £ 5,000
Course Fees & Rental Protection	£ 0	up to £ 20,000
Criminal Assault	£ 0	up to £ 500
Legal Expenses	£ 0	up to £ 30,000
Accidental Damage	£ 0	up to £ 10,000
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 1,000
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 3,000
Digital Download	£ 0	up to £ 1,000
Photographic Equipment (Anywhere within the UK)	£ 0	up to £ 5,000
Musical Instruments (Anywhere within the UK)	£ 0	up to £ 3,000
Exam & Coursework Cover	£ 0	up to £ 250
Unspecified Items (Anywhere within the UK)	£ 0	up to £ 4,000
Specified Items (Anywhere within the UK)	£ 0	up to £ 3,000
Extra Protection Cover	£ 0	up to £ 1,000
<b>Extra International Student Cover</b>		
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.

## 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](http://www.cover4insurance.com/newcastle-university)

# Specialist Student Products



## New / Small Business Insurance

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

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

**Why choose Cover4Insurance for your Business Insurance?**

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



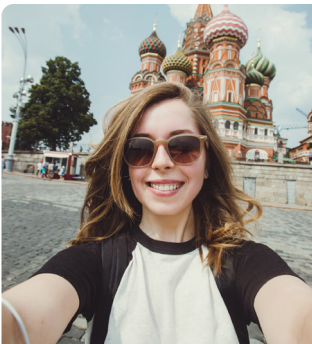
## Student Key Care

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

**Cover includes:**

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

\*\* Subject to agreed cover and call out limits.



## Study Abroad Travel Insurance

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

**Benefits can include:**

- Medical expenses.
- Repatriation.
- Cancellation and curtailment.
- Personal possessions cover.
- Laptops and portable computers.

For the full range of insurance products visit [www.cover4insurance.com](http://www.cover4insurance.com)

## Confirm Your Cover

- Scan the QR Code below
- Enter Your Name
- Email Address
- University Select: Newcastle University



## Once registered you will be:

- Emailed your policy documents.
- Entered into a free prize draw with a chance of winning £500\* winner to be announced in early November 2022.
- Provided exclusive access to our Benefits Hub where you can access a huge variety of savings and discounts across many reputable retailers.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires

**CONFIRM 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 30/10/22, full terms and conditions are available online at: [www.cover4insurance.com/register](http://www.cover4insurance.com/register)

## How to claim

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

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

Download the Cover4Insurance app on:



## Stay in touch

You can keep up to with our latest news, offers and new products by following cover4insurance on:



## Contact us

ONLINE: [www.cover4insurance.com](http://www.cover4insurance.com) EMAIL: [blockhalls@cover4students.com](mailto:blockhalls@cover4students.com)

WRITE TO: **COVER4STUDENTS, THE STABLES, OLD CO-OP YARD,  
WARWICK STREET, MANCHESTER, M25 3HB**

Cover4Students.com is a trading style of UK & Ireland Insurance Services (Online) Limited.  
Authorised and regulated by the Financial Conduct Authority. Register Number 312248.