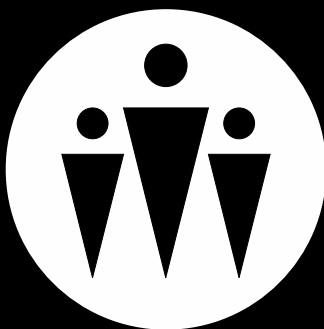


cover 4 students.com

SPECIALIST INSURANCE FOR STUDENTS

Your Summary of Cover

Plus Top Up Covers Available
To You For Additional Cost




campus block halls

Group Scheme for the University of the West of England

Master Policy Number: UWEB2019, academic year 2019/2020

UWE
Bristol | University
of the
West of
England

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.

 Find us on [Facebook](https://www.facebook.com/cover4insurance) www.facebook.com/cover4insurance

 Follow us www.twitter.com/cover4insurance

Dear Resident



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

Summary of cover

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

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/uwe

WHAT AM I INSURED AGAINST?

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

WHERE AM I INSURED?

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

IMPORTANT: If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please refer to the "Top Up Covers" section of this leaflet for further details.

WHO INSURES ME?

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

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

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

WHEN DOES MY COVER START?

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

IMPORTANT: You may need to extend the basic cover to ensure your requirements are met. You can view the optional extensions available to you by referring to "Top Up Covers" section of this leaflet.

Basic cover explained

HOW MUCH AM I INSURED FOR?

Your personal possessions are insured whilst inside of your accommodation for up to £7,000 in total. In addition, a further £5,000 cover is provided for computer equipment (including laptops) within your accommodation. If you live with a partner and/or children, possessions cover is increased to £6,000 in total.

WHAT'S COVERED

- ✔ Personal possessions - up to £7,000 in total.
- ✔ Computer equipment - up to £5,000 in total. Cover is extended to include accidental damage.
- ✔ Landlord's property - up to £5,000 for theft or fire damage.
- ✔ In direct transit at the beginning and end of each university term - up to £7,000.
- ✔ In university designated storage during vacations - up to £7,000, for theft from forcible entry.
- ✔ In university and student union buildings - up to £500, for theft following forcible entry.
- ✔ University property on loan - up to £750. Cover is extended to £1,000 if you are registered as disabled.
- ✔ Replacement locks & keys - up to £350, following damage resulting from burglary.
- ✔ Rented household goods - up to £1,250.
- ✔ Personal money - up to £50, for theft from your room following forcible entry.
- ✔ Credit/debit card fraud - up to £500, for theft from your room following forcible entry.
- ✔ Personal accident - up to £50,000, on a scale of benefits.
- ✔ Accidental death or redundancy of a financially supporting parent or guardian - up to £5,000.
- ✔ Legal liability - up to £1,000,000 for injury to others or damage to their property.
- ✔ Food spoilage - up to £75, following mechanical failure of fridge/freezer.
- ✔ Damage to clothing - up to £300, for damage caused by faulty laundry equipment.
- ✔ Musical instruments - up to £1,000 in total.
- ✔ Contact lenses - up to £150.
- ✔ Mobile phone - up to £750, for theft following forcible entry.
- ✔ Emergency accommodation costs - up to £350.
- ✔ Emergency clothing allowance - up to £200.

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

MAXIMUM AMOUNTS PAYABLE?

The following categories of items are subject to a maximum amount payable during the period of insurance.

- Personal possessions single item limit - £1,250.
- Clothing single item limit - £350.
- Desktop computer equipment - up to £2,500 in total.
- Laptops, tablets and portable computers - up to £2,500 in total.
- Jewellery, watches and other valuables - up to £1,250 in total.
- Audio, DVD, video and other data carrying media - up to £1,000.
- Computer games, CDs, DVDs, videos and records - up to £600 in total.
- Photographic equipment - up to £1,000 in total.
- Sports equipment - up to £1,000 in total.
- Musical instruments - up to £1,000 in total.

WHAT IS NOT INSURED

- The first £10 of any loss.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles and mobile telephones (unless basic cover is extended).
- Cover outside of your accommodation (unless basic cover is extended).

YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage.

IMPORTANT: WE STRONGLY RECOMMEND THAT YOU READ THE FULL POLICY WORDING, A COPY OF WHICH IS AVAILABLE TO VIEW AND DOWNLOAD AT: www.cover4insurance.com/uwe

Top up covers / optional extension

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 7,000	up to £ 14,000
Computer Equipment (room only)	£ 5,000	up to £ 10,000
Course Fees & Rental Protection	£ 0	up to £ 20,000
Criminal Assault	£ 0	up to £ 500
Legal Expenses	£ 0	up to £ 30,000
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 1,000
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 1,000
Digital Download	£ 0	up to £ 1,000
Photographic Equipment (Anywhere within the UK)	£ 0	up to £ 1,000
Musical Instruments (Anywhere within the UK)	£ 0	up to £ 3,000
Unspecified Items (Anywhere within the UK)	£ 0	up to £ 4,000
Specified Items (Anywhere within the UK)	£ 0	up to £ 3,000
Excess Protection Cover	£ 0	up to £ 1,000
Extra Optional Covers For International Students		
Emergency Repatriation of The Insured	£ 0	up to £ 5,000

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

How to purchase optional extensions / top ups

PHONE 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/uwe



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

Specialist Student Products

Student Key Care

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

Cover includes:

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

** Subject to agreed cover and call out limits.

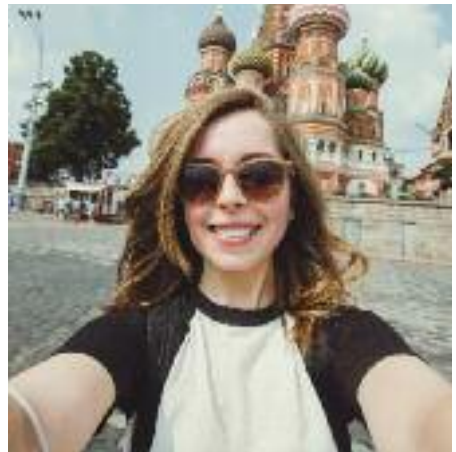


Study Abroad Travel Insurance

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

Benefits can include:

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



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

Register Your Details Online At
www.cover4insurance.com/register

Why Register

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

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/uwe
- **PHONE US:** 0161 974 1101*
- **EMAIL:** claims@cover4students.com

Download the Cover4Insurance app on:



 Find us on **Facebook** www.facebook.com/cover4insurance

 Follow us www.twitter.com/cover4insurance

Contact us

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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