

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 Sheffield Hallam University

Master Policy Number: SHUS2015, academic year 2015/2016

**Sheffield
Hallam
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.



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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 Sheffield Hallam 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/sheffield-hallam

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?

The Campus Block Halls policy is arranged by UK & Ireland Insurance Services (Online) Limited, with UK General on behalf of Ageas House, Hampshire Corporate Park Templars Way, Eastleigh, Hampshire SO53 3YA.

UK & Ireland Insurance Services (Online) Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudent Regulation Authority and regulated by the Financial Conduct Authority and the Prudent Regulation Authority.

This can be checked by the Financial Services Register by visiting the FCA'S website at www.fca.org.uk.

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 your accommodation for up to £3,500 in total. In addition, a further £1,500 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 £6,500 in total.

WHAT IS COVERED

- ✓ Personal possessions - up to £3,500 in total.
- ✓ Computer equipment - up to £1,500 in total.
- ✓ 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 £3,500 in total.
- ✓ In university designated storage during vacations - up to £3,500 for theft from forcible entry.
- ✓ Library books - up to £750.
- ✓ University property on loan - up to £750.
- ✓ Replacement locks & keys - up to £200, following damage resulting from burglary.
- ✓ Rented household goods - up to £1,167.
- ✓ 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 £10,000, on a scale of benefits.
- ✓ Accidental death or redundancy of a 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.

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.

- Computer equipment - up to £1,500 in total.
- Possessions single item limit (excluding computer equipment) - £1,167.
- Jewellery, watches and other valuables - up to £1,167 in total.
- Audio, DVD, video and other data carrying media - up to £350 in total.

POLICY EXCESS

SECTION OF COVER	Excess
• Food spoilage	£10
• Personal money/Accidental death or redundancy of a parent or guardian	£25
• Credit cards/Computer equipment	£50
• All other sections	£35

WHAT IS NOT INSURED

- The policy excess
Please note that the excess listed in the Policy Excesses Table 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.immobilise.com)
 - Registered with Prey Project (www.preyproject.com)
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles and mobile telephones (unless basic cover is extended).
- Cover outside your accommodation (unless basic cover is extended).

YOUR DUTY OF CARE

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

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

Top up covers / optional extensions

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 personal possessions worth more than £3,500 (excluding computer equipment)?

If yes, you can extend the cover up to £6,500 by selecting the personal possession top up.

3. Is your computer equipment worth more than £1,500?

If yes, you can extend the cover up to £3,000 by selecting the computer equipment top up.

4. (a) Do you require cover for your pedal cycle?

If yes, you will need to select pedal cycle extension. This extension will cover your pedal cycle for theft or accidental damage anywhere within the UK up to £500.

(b) Is your pedal cycle worth more than £500?

If yes, we can cover your pedal cycle up to £3,000 via our separate standalone pedal cycle product. Please visit www.cover4students.com and click **pedal cycle insurance**.

5. Do you require accidental damage cover?

Accidental damage cover is excluded from the standard cover (except for computer equipment which is automatically extended to cover accidental damage). An 'Accidental Damage' extension is available which will cover your 'Audio equipment, Camera 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
- Orchestral Instruments
- 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. (a) Do you require cover for your mobile phone?

If yes, you will need to select the mobile phone extension. This extension will cover your mobile phone for theft or accidental damage anywhere within the UK up to £500.

(b) Is your mobile phone worth more than £500?

If yes, we can cover your mobile phone, including iPhone, Blackberry and Smart-phones up to £1,000 for theft or accidental damage (includes up to 90 days worldwide cover per year) via our separate standalone mobile phone product. Please visit www.cover4students.com and click **mobile phone insurance**.

Annual mobile phone insurance from £55.00**

Monthly premiums from £5.46**

**£55.00 / £5.46 (annually/monthly) premiums are based on a mobile phone cover purchased online with a value of up to £500.

All premiums are correct as at the 01/04/2015.

7. (a) Do you require cover for your Course Fees?

If yes, we offer a 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 £9,000.

(b) Are your Course Fees more than £9,000?

If yes, you will need to select our standalone Tuition Fee Insurance it can cover up to £20,000. Please visit www.cover4students.com and click **Tuition Fees**.

How to claim

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

- **ONLINE:** www.cover4students.com/sheffield-hallam
- **PHONE US:** 0844 826 2045*
- **EMAIL:** claims@cover4students.com

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.

How much do optional extensions / top up covers cost?

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 3,500	up to £ 6,500
Computer Equipment (room only)	£ 1,500	up to £ 3,000
Course Fees & Rental Protection	£ 0	up to £ 9,000
Criminal Assault	£ 0	up to £ 500
Legal Expenses	£ 0	up to £ 30,000
Accidental Damage	£ 0	up to £ 3,500
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 500
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 500
Digital Download	£ 0	up to £ 1,000
Orchestral Instruments (Anywhere within the UK)	£ 0	up to £ 3,000
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 £ 1,000
Specified Items (Anywhere within the UK)	£ 0	up to £ 3,000

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

How to purchase optional extensions / top ups

CALL US: 0844 826 2041*

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:

Visit: www.cover4insurance.com/sheffield-hallam

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

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SPECIALIST INSURANCE FOR STUDENTS



CAMPUS BLOCK HALLS INSURANCE:

www.cover4students.com/sheffield-hallam

Visit our website to view the full policy terms & conditions of the insurance provided under the Sheffield Hallam University scheme.



STUDENT POSSESSIONS INSURANCE:

www.cover4students.com

Possessions insurance for students living in halls of residence and private rented accommodation.



TRAVEL INSURANCE:

www.cover4travel.com

Specialist Travel Insurance: Backpacker & Gap Year Insurance. Single & Annual Multi-Trip Travel. Winter-sports & Golf Travel Insurance.

Single Trip Travel Insurance from £6.92*

Annual Multi Trip from £27.96**

*£6.92 premium is based on an individual aged under 55 with no pre-existing medical conditions, travelling for up to 5 days within Europe and selecting silver cover.

**£27.95 premium is based on an individual aged under 55 with no pre-existing medical conditions, on a 45 day annual multi trip policy travelling within Europe and selecting silver cover.

All premiums correct as at the 01/04/2015.



MOBILE PHONE INSURANCE:

www.cover4mobilephones.com

Low cost insurance for accidental damage and theft of your mobile phone including iPhone, Blackberry, Smart-phone (includes 90 days worldwide cover per year).

Annual Mobile Phone Insurance from £55.00***

Monthly premiums from £5.46***

**£55.00 / £5.46 (annually/monthly) premiums are based on a mobile phone cover purchased online with a value of up to £500. All premiums are correct as at the 01/04/2015.



STUDY ABROAD INSURANCE:

www.cover4travel.com

Study abroad travel insurance cover includes:

Medical Expenses up to £10,000

Personal Possessions up to £2,000

Two return trips back to the UK

Premiums start from £17.02****

****£17.02 Premium is based on an individual aged 18-39 with no pre-existing medical conditions, travelling abroad to study as part of a University/College degree or similar qualifications up to 1 month within Europe. All premiums are correct as at the 01/04/2015.

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

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