

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 IQ Student Accommodation

Master Policy Number: IQ2021, academic year 2021/2022



**Student
Accommodation**

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 IQ Student Accommodation.

IMPORTANT: 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/iq-student-accommodation

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 Canopus Managing Agents Limited. Canopus 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. Canopus 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 £2,000 cover is provided for computer equipment within your accommodation. If you live with a partner and/or children possessions cover is increased to £8,000. If you are registered as being disabled then personal possessions cover is increased to £8,000 and computer equipment cover is increased to £3,000.

WHAT IS COVERED

- ✓ Personal possessions - up to £7,000 in total.
- ✓ Computer equipment - up to £2,000 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.
- ✓ University property on loan - up to £1,000.
- ✓ 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 £10,000, on a scale of benefits.
- ✓ Accidental death, injury or illness of a financially supporting parent or guardian - up to £5,000.
- ✓ Personal 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 £600.
- ✓ Mobile Phone - up to £750, for theft following forcible entry.
- ✓ Contact lenses - up to £150.
- ✓ Accidental damage to personal possessions within the insured address - up to £7,000.
- ✓ Personal possessions from communal areas - up to £1,000 for theft following forcible entry.
- ✓ Emergency accommodation - 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.

- Possessions single item limit - £1,500.
- Computer equipment - up to £2,000 in total.
- Jewellery, watches and other valuables - £1,500 in total.
- Audio, DVD, video and other data carrying media - up to £1,000 in total.
- Photographic equipment - up to £1,000 in total.
- Sports equipment - up to £1,000 in total.
- Clothing single item limit - £600.
- Computer games, CDs, DVDs, videos and records - up to £600 in total.

POLICY EXCESS SECTION OF COVER

- Food spoilage
- Laptops and portable computers
- All other sections

EXCESS

£10
£50
£25

WHAT IS NOT INSURED

- The policy excess
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (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/iq-student-accommodation

Top up covers / optional extensions

	Current Sum Insured	Optional Upgrade Sum Insured
Personal Possessions (room only)	£ 7,000	up to £ 14,000
Computer Equipment (room only)	£ 2,000	up to £ 4,000
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
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
Excess Protection Cover	£ 0	up to £ 1,000
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.

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/iq-student-accommodation

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



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.
- Up to 4 return trips to the UK during your insured period.
- Cover for leisure trips to another country while studying abroad
- 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 2021.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires.



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 30/10/21, 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/claims
- **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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