

## Policy Summary

(Applicable to all Student Shield, Student Shield Plus & Tenant Shield policies)

Saxon policies are underwritten by Aviva Insurance Limited in respect of sections 1 to 8 inclusive. Registered in Scotland 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised and regulated by the Financial Services Authority.

Royal and Sun Alliance via First Assist Insurance Services Limited underwrite the insurance in respect of section 9  
Registered office at: Legal Expenses Division, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

Your policy is an annual contract remaining in force for 12 months from the date of commencement unless otherwise shown on your policy schedule. It may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions.

For full details of all the terms and conditions we recommend that you read the policy document, a copy of which is provided online at [www.saxoninsurance.com](http://www.saxoninsurance.com) on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see "Your Right to Cancel" for more information.

### Table 1 – Policy Cover: Personal Possessions Insurance

If you have selected Personal Possessions insurance the following features and benefits will automatically be included in your policy:

Features & Benefits	Significant Exclusions and/or Limitations	Policy Section
<b>New For Old</b> Your possessions are covered at your term time address against accidental loss or damage and, in most cases we'll replace items on a new for old basis.	<ul style="list-style-type: none"> <li>Maximum amount payable is £10,000</li> <li>Contact lenses are not covered.</li> <li>Mobile telephones are not covered.</li> <li>Music / Sports Equipment or pedal cycles are not covered. A separate optional extension is available.</li> <li>Laptop / Palmtop computers are not covered. A separate optional extension is available.</li> <li>For clothing a deduction may be made for wear and tear.</li> <li>If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced.</li> </ul>	Section 1: <b>Contents</b>
<b>Desktop Computer Equipment (Room Only)</b> Covers your computer equipment at your term time address against accidental loss or damage	<ul style="list-style-type: none"> <li>Maximum amount payable is £1250 unless specified in your policy wording.</li> <li>Data or software not produced commercially is excluded</li> </ul>	Section 5: <b>Desktop Computer Equipment</b>
<b>Possessions During Transit</b> Covers your personal possessions while you are moving them from your home in the United Kingdom, to your term time address at the beginning and end of each term.	<ul style="list-style-type: none"> <li>Maximum £500 for each carrying device and its contents.</li> <li>Loss or damage to china, glass or pottery articles is excluded.</li> <li>Theft from any private motor vehicle whilst left unattended unless at a designated service station</li> </ul>	Section 1: <b>Contents</b>
<b>Legal Responsibilities as a Tenant</b> Covers the amount you have to pay following accidental damage to your landlord's property	<ul style="list-style-type: none"> <li>Maximum amount payable is £5,000.</li> </ul>	Section 7b: <b>Legal Responsibilities as a Tenant</b>
<b>College Books &amp; Property*</b> Covers you for accidental loss or damage to college library books and property you have on loan. These are insured whilst: <ul style="list-style-type: none"> <li>at your term time address</li> <li>at home, or</li> <li>In transit between each.</li> </ul> *Student Shield/Student Shield Plus policies only	<ul style="list-style-type: none"> <li>Maximum amount payable is £150 for library books.</li> <li>Maximum amount payable is £150 for College property</li> </ul>	Section 1f: <b>Extra Cover</b>
<b>Replacement Locks</b> Cost of replacing keys and locks to your room if they are stolen.	<ul style="list-style-type: none"> <li>Covered up to £150.</li> </ul>	Section 1f: <b>Locks &amp; Keys</b>



**Table 1 Continued - Policy Cover: Optional Extensions**

You may choose to add the following cover to your insurance:

<b>Features &amp; Benefits</b>	<b>Significant Exclusions and/or Limitations</b>	<b>Policy Section</b>
<b>All Risks Extension</b> Covers your specified personal possessions against accidental damage or loss anywhere in the UK.	<ul style="list-style-type: none"> <li>Some specific causes of damage may be excluded.</li> <li>Up to the sum insured specified on your policy schedule.</li> <li>Any loss outside of the United Kingdom</li> </ul>	Section 2: <b>Personal Possessions (All Risks)</b>
<b>Legal Expenses</b> Gives you up to £30,000 Legal Expenses cover covering disputes in relation to: <ul style="list-style-type: none"> <li>Personal Injury</li> <li>Consumer Protection</li> <li>Employment</li> </ul>	<ul style="list-style-type: none"> <li>Excludes some small claims and those without a reasonable chance of winning.</li> <li>Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out.</li> </ul>	Section 9: <b>Legal Expenses</b>
<b>Laptop Computers</b> Covers your laptop for loss or accidental damage anywhere in the United Kingdom up to the sum insured listed on your policy schedule.	<ul style="list-style-type: none"> <li>Some specific causes of damage may be excluded.</li> <li>Any loss outside of the United Kingdom.</li> </ul>	Section 8: <b>Laptop and Portable Computer Equipment</b>
<b>Pedal Cycles</b> Covers your pedal cycles against accidental damage or theft anywhere in the United Kingdom.	<ul style="list-style-type: none"> <li>Some specific causes of damage may be excluded.</li> <li>Theft of unattended cycles unless in a building or securely locked.</li> </ul>	Section 4: <b>Pedal Cycles</b>
<b>Music Equipment</b> Covers your Musical Instruments against accidental damage or theft anywhere in the United Kingdom	<ul style="list-style-type: none"> <li>Some specific causes of damage may be excluded.</li> <li>Any loss outside of the United Kingdom.</li> </ul>	Section 3b: <b>Music Instruments</b>
<b>Sports Equipment</b> Covers your Sports Equipment against accidental damage or theft anywhere in the United Kingdom	<ul style="list-style-type: none"> <li>Some specific causes of damage may be excluded.</li> <li>Any loss outside of the United Kingdom.</li> </ul>	Section 3a: <b>Sports Equipment</b>

**Table 2 - Basic Cover General Conditions & Exclusions**

The following Conditions & Exclusions apply to the policy as a whole regardless of the specific cover you have selected

<b>General Conditions &amp; Exclusions</b>	<b>Policy Section</b>
<ul style="list-style-type: none"> <li>No cover is provided for wear &amp; tear, maintenance, scratching, denting, or anything that happens gradually.</li> <li>Loss or damage caused by deliberate acts by you or your family.</li> <li>Loss from unattended motor vehicles, except where in direct transit to and from the home address, at the beginning and end of each academic term.</li> </ul>	See Sections specified in Table 1
<b>Excesses &amp; Limits</b>	<b>Policy Section</b>
<ul style="list-style-type: none"> <li>You will be required to pay an excess on most claims, the excess amount may vary between sections please check your policy/schedule for excess relating to individual sections.</li> <li>Some limits apply to your policy. This is the maximum amount we will pay for some claims.</li> <li>These limits are shown in your policy/schedule.</li> </ul>	See Sections specified in Table 1



## Important Information

### Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it; starting on the day you receive the policy documentation.

To cancel please write to the address shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy. Further information is contained in the policy document.

### Claims

Should you wish to claim under your Saxon policy you should call the Claims Helpline on **0844 576 8361** as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

### Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact UK & Ireland Insurance Services (Online) Limited, who arranged the policy for you.

**UK & IRELAND INSURANCE SERVICES (ONLINE) LIMITED**  
**BANK HOUSE**  
**WARWICK STREET**  
**MANCHESTER**  
**M25 3HN**

We are members of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Full details of the complaints procedure are contained in the policy document.

### Compensation

We are members of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

