

Saxon Campus Block Halls Top Up Policy Summary

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POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of which is provided online at www.cover4students.com/blockhalls

INSURER:

- Fortis Insurance Limited in respect of sections A to G inclusive
 - Royal and Sun Alliance via First Assist Insurance Services Limited underwrite the insurance in respect of section H
- Registered office at: Legal Expenses Division, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

The Saxon Campus Block Halls Policy – This policy is designed to offer protection for your possessions in the event of theft or accidental damage as described in this policy summary

ABOUT YOUR COVER

Table 1 – Saxon Campus Block Halls 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
<p>New For Old 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.</p>	<ul style="list-style-type: none"> • Single Item & Group Limits apply. • Contact lenses are not covered. • Mobile telephones are not covered. • Music / Sports Equipment or pedal cycles are not covered. A separate optional extension is available. • Laptop / Palmtop computers are not covered. A separate optional extension is available. • For clothing a deduction may be made for wear and tear. • If the sum insured you have selected for contents does not represent the full replacement value, your claim may be reduced. 	Section A: Personal Possessions
<p>Desktop Computer Equipment (Room Only) Covers your computer equipment at your term time address against accidental loss or damage.</p>	<ul style="list-style-type: none"> • Single Item & Group Limits apply. • Data or software not produced commercially is excluded • Some specific causes of damage may be excluded. 	Section B: Desktop Computer Equipment
<p>Possessions During Transit 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.</p>	<ul style="list-style-type: none"> • Maximum £500 for each carrying device and its contents. • Loss or damage to china, glass or pottery articles is excluded. • Theft from any private motor vehicle whilst left unattended unless at a designated service station. 	Section A: Personal Possessions
<p>Legal Responsibilities as a Tenant Covers the amount you have to pay following accidental damage to your landlord's property.</p>	<ul style="list-style-type: none"> • Maximum amount payable is £5,000. 	Section A9: Damage to Property
<p>Replacement Locks Cost of replacing keys and locks to your room if they are stolen.</p>	<ul style="list-style-type: none"> • Covered up to £50. 	Section A6: Locks & Keys

KEY FACTS | PERSONAL POSSESSIONS INSURANCE: BASIC COVER SUMMARY (UKU20090616.01)

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Saxon Campus Block Halls Top Up Policy Summary

Table 1 Continued – Saxon Campus Block Halls Cover: “Top Up” Optional Extensions

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

Features & Benefits	Significant Exclusions and/or Limitations	Policy Section
<p>All Risks Extension Covers your specified personal possessions against accidental damage or loss anywhere in the UK.</p>	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Up to the sum insured specified on your policy schedule. Any loss outside of the United Kingdom. 	<p>Section A: Personal Possessions (All Risks)</p>
<p>Desktop Computer Equipment (Room Only) Covers your computer equipment at your term time address against accidental loss or damage.</p>	<ul style="list-style-type: none"> Maximum amount payable is £2,500 unless specified in your policy wording. Data or software not produced commercially is excluded. 	<p>Section B: Desktop Computer Equipment</p>
<p>Legal Expenses Gives you up to £30,000 Legal Expenses cover covering disputes in relation to:</p> <ul style="list-style-type: none"> Personal Injury Consumer Protection Employment. 	<ul style="list-style-type: none"> Excludes some small claims and those without a reasonable chance of winning. Excludes pre-existing disputes and any starting within 90 days unless in connection with a contract starting after cover was taken out. 	<p>Section H: Legal Expenses</p>
<p>Laptop Computers Covers your laptop for loss or accidental damage anywhere in the United Kingdom up to the sum insured listed on your policy schedule.</p>	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Any loss outside of the United Kingdom. 	<p>Section C: Laptop and Portable Computer Equipment</p>
<p>Pedal Cycles Covers your pedal cycles against accidental damage or theft anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Theft of unattended cycles unless in a building or securely locked. 	<p>Section F: Pedal Cycles</p>
<p>Music Equipment Covers your Musical Instruments against accidental damage or theft anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Any loss outside of the United Kingdom. 	<p>Section E: Music Instruments</p>
<p>Sports Equipment Covers your Sports Equipment against accidental damage or theft anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> Some specific causes of damage may be excluded. Any loss outside of the United Kingdom. 	<p>Section D: Sports Equipment</p>

Saxon Campus Block Halls Top Up Policy Summary

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

General Conditions & Exclusions	Policy Section
<ul style="list-style-type: none">• No cover is provided for wear & tear, maintenance, scratching, denting, or anything that happens gradually.• Loss or damage caused by deliberate acts by you or your family.• 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.	See Sections specified in Table 1
Excesses & Limits	Policy Section
<ul style="list-style-type: none">• 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.• Some limits apply to your policy. This is the maximum amount we will pay for some claims.• These limits are shown in your policy/schedule.	See Sections specified in Table 1

Your cover is valid 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.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "How to cancel your policy".

Please note that this right does not apply if you have already made a claim under your policy.

MAKING A CLAIM

If you have a claim, please telephone us on 0844 826 2048 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 0845 618 362. If you are still not satisfied, please write to our Complaints Officer at

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

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme".