

Personal Possessions Insurance

Insurance Product Information Document

Product: Cover4insurance Essentials Insurance Policy

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The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

What is this type of insurance?

This is optional insurance to cover personal items or valuables anywhere in the UK and/or to provide protection in relation to your studies in the UK whilst you are at College or University – all for which cover may not be available under your existing contents insurance policy.



What is insured?

You can choose to buy:

✓ Computer equipment (anywhere in the UK/Worldwide up to 60 days) up to	£3,000
✓ Course fees & rental protection up to	£20,000
✓ Accidental damage to landlords property up to	£10,000
✓ Personal accident & criminal assault up to	£50,000
✓ Specified items (anywhere in the UK/Worldwide up to 60 days) up to	£3,000
✓ Mobile phones (anywhere in the UK/Worldwide up to 60 days) up to	£1,500
✓ Pedal cycles (anywhere in the UK/Europe up to 60 days) up to	£3,000
✓ Photographic equipment (anywhere in the UK/Worldwide up to 60 days) up to	£5,000
✓ Musical instruments (anywhere in the UK) up to	£3,000
✓ Unspecified items (anywhere in the UK/Worldwide up to 60 days) up to	£1,500
✓ Excess protection cover up to	£1,000



What is not insured?

- ✗ Any loss or damage if you have not stayed in your accommodation for more than 30 days.
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.



Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Personal possessions used for business purposes.
- ! Loss or damage to sports or activity equipment whilst in use.
- ! Theft or damage of items from unattended motor vehicles.
- ! Loss or damage caused by you or anyone living with you.
- ! Existing or deliberate damage.



Where am I covered?

Cover applies in the United Kingdom, Channel Islands and the Isle of Man.

If you buy the optional cover for pedal cycles, you are also covered under this section of cover for up to 60 days within Europe.

If you buy the optional cover for computer equipment, unspecified items, specified items, mobile phones or photographic equipment, you are also covered under this section of cover for up to 60 days worldwide.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

When making a claim

You must report claims as soon as possible after becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required. Thefts, vandalism or damage as a result of a riot must be reported to the Police within 24 hours of your discovery.



When and how do I pay?

Before the policy can be issued, you must pay your premium. You have a choice to pay your premium either:

- a) in one lump sum by credit or debit card, or
- b) by recurring monthly instalments on your credit or debit card.

You can do this via the Cover4insurance website www.cover4insurance.com or you can call Cover4insurance on **0161 772 3390**.



When does the cover start and end?

This insurance covers lasts for a period of one year and the dates of cover will be specified on your Policy Schedule.



How do I cancel the Contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

You can also cancel your policy at any other time. Please note:

- a) If you pay your premium in one lump sum at the beginning of each period of insurance then, provided no claim has been made and you do not intend to make a claim during the current period of insurance, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.
- b) If you pay your premium in monthly instalments, there will be no premium refund. This is because you will only have paid for the cover you have already received.

To cancel your insurance please contact Cover4insurance.com:

By telephone: 0161 772 3390

By Email: customerservices@cover4insurance.com

By Post: Cover4insurance, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.