

Essentials Insurance

Policy Summary

Essentials Insurance is underwritten by Lloyd's syndicate 4444. The syndicate is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited 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. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select the section or sections of insurance cover to suit your needs. Full details of what you have chosen are shown in your policy schedule.

Claims

Should you wish to claim under your Student Product Insurance policy you should call the Claims Helpline on 0161 974 1101 as soon as possible.

You must give us any information or help that we may reasonably 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 document.

Basis of settling claims - This is set out on page 20 of your policy wording, as this will vary according to the section of cover under which a claim is being made.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Essentials Insurance

You may choose to add the following covers to your Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p>Computer Equipment Covers your computer equipment for theft or accidental damage occurring anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> • The cost of replacing data or software, which has not been bought commercially. • Property used for business purposes. • Loss or damage occurring at the insured address when the insured address is left unoccupied for 30 consecutive days or more. • Loss or damage caused by pets. 	<p>Section 1 – Computer Equipment – Cover anywhere within the UK</p>
<p>Tuition Fees & Rental Protection Cover for the reimbursement of non-refundable tuition fees and / or rent paid under a signed rental agreement as a result of:</p> <ul style="list-style-type: none"> • Death of the insured • Sickness or accidental bodily injury which results in your disablement and you are unable to remain in your accommodation • your college/university being unable to honour their obligations in respect of the course fees you have paid in advance. 	<ul style="list-style-type: none"> • No cover for the first 14 days. • Any amounts recoverable from elsewhere or if you are released from your obligations by the educational establishment or accommodation provider. • Any pre-existing condition. • Any claim arising relating to a College/University that has not achieved Highly Trusted Status (HTS) on the UKVI Tier 4 Sponsor list prior to purchasing this policy. 	<p>Section 2 – Tuition Fees & Rental Protection</p>
<p>Accidental Damage Covers accidental damage within the Insured address to Audio equipment, camera equipment, computer equipment, games consoles, television, video and DVD players owned by you.</p>	<ul style="list-style-type: none"> • Theft from any private motor vehicle. • Property used for business purposes. • Loss or damage by any heating process. 	<p>Section 3 – Accidental Damage</p>
<p>Personal Accident This section provides a specified monetary benefit if you sustain injuries resulting from an accident within the United Kingdom which directly results in disablement within 12 months of the accident.</p>	<ul style="list-style-type: none"> • Any pre-existing physical defect or infirmity. • An accident connected with or caused by specific sports and pastimes are excluded. • Driving with more than the legally permitted level of alcohol in the blood. 	<p>Section 4 – Personal Accident</p>

Table 1 (continued)

You may choose to add the following covers to your Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p>Specified Items This section covers theft or accidental damage to your specified items listed on your schedule occurring anywhere in the United Kingdom.</p>	<ul style="list-style-type: none"> • There is no cover for accidental loss of the specified items. • Theft from an unattended motor vehicle. • Property used for business purposes. • Loss or damage by any heating process. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Pedal Cycles, Mobile Phones, Musical Instruments and their accessories. • Loss or damage caused by pets. 	<p>Section 5 – Specified Items – Cover anywhere within the UK</p>
<p>Mobile Phones This section covers your mobile phone for up to £1,000 for accidental damage, accidental loss, theft & malicious damage occurring anywhere within the United Kingdom.</p> <p>We will also cover damage to your mobile phone up to £500, which is caused as a result of intentional or deliberate acts of any other party other than you.</p> <p>If the phone is stolen we will also pay up to £250 for unauthorised calls (£20 for Pay As You Go phones).</p> <p>Accessories that are accidentally lost, stolen or damaged at the same time as your insured phone are also covered up to £150.</p>	<ul style="list-style-type: none"> • Theft of an insured phone from an unattended motor vehicle. • You must inform the Police of the theft or accidental loss of the phone and obtain a crime reference number. • You must notify your airtime provider within 24hours of the discovery of the theft or accidental loss. • Any mobile phone purchased outside the United Kingdom. • Loss or damage caused by pets. • Malicious damage caused by an immediate family member. 	<p>Section 6 – Mobile Phones – Cover anywhere within the UK</p>

Table 1 (continued)

You may choose to add the following covers to your Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p>Pedal Cycles This section covers your pedal cycle for up to £3,000 for theft, accidental loss or accidental damage occurring anywhere within the United Kingdom.</p> <p>Cover is extended within Europe for a maximum of 45 days during the period of insurance, subject to any repairs being carried out in the UK.</p> <p>It also covers: Public Liability up to £1,000,000 Pedal Cycle Accessories up to £250 Replacement Bike Hire within the UK up to £420 (£70 per day).</p>	<ul style="list-style-type: none"> • There is no cover for pedal cycle accessories if the pedal cycle is not lost, stolen or damaged at the same time. • Theft from an unattended motor vehicle. • Loss or damage whilst the pedal cycle is being used for racing, competitions, professionally or for any trade purposes. • Theft of any unattended pedal cycle unless in a building or securely locked to a permanent fixture through the frame of the pedal cycle. • Loss or damage caused if your pedal cycle is left outside of a locked building for a period of 24 hours or more unless stored in designated cycle storage on campus for not more than 30 days. • Any loss or damage caused to the pedal cycle in transit unless: <ul style="list-style-type: none"> – It is transported by a recognised transport firm and a receipt obtained for the journey, or – It is transported on public transport where you accompany it on the same journey. • Loss or damage caused by pets. 	<p>Section 7: Pedal Cycles Cover Anywhere Within The UK Cover within Europe for up to 45 days</p>
<p>Digital Download Cover The cost of replacing digital, downloaded pictures, movies, ring tones, real tones and music that you have paid for following the loss of computer equipment, MP3 / MP4 player, PDA, Smart phone or Hard Drive failure.</p>	<ul style="list-style-type: none"> • Any claim unless full details are provided in the form of supporting information, such as receipt or other proof of purchase, together with confirmation that the digitally downloaded material cannot be recovered without cost to the policyholder. • There is no cover for accidental loss. • Any amounts recovered from elsewhere. 	<p>Section 8 – Digital Download Cover</p>

Table 1 (continued)

You may choose to add the following covers to your Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p>Examination and Coursework Cover This section covers the costs you incur to re-sit exams or reproduce coursework as a result of :</p> <ul style="list-style-type: none"> • a burglary at the insured address; • the insured address being uninhabitable following a specified event; • accidental death of a parent or guardian resident in the UK 	<ul style="list-style-type: none"> • You must provide a receipt for any costs claimed. • No cover for the first 14 days. 	Section 9 – Examination and Coursework Cover
<p>Musical Instruments This section covers your musical instruments for theft, accidental damage or loss occurring anywhere within the United Kingdom.</p> <p>We also pay the costs up to £100 of hiring a temporary replacement whilst the insured item is being repaired or replaced.</p>	<ul style="list-style-type: none"> • Accessories or parts are excluded unless the instrument is damaged or stolen at the same time. • Theft from an unattended motor vehicle. • Breakage of strings, reeds or drum skins. • Accidental damage to cymbals. • Damage during travel unless the instrument is packed in a purpose designed rigid bodied case. • Loss or damage occurring overnight where they have been left at any place of entertainment, unless they have been locked away securely. • Damage occurring whilst they have been left temporarily away from the insured address, unless they have been locked away securely. 	Section 10 – Musical Instruments – Cover anywhere within the UK
<p>Unspecified Items This section covers your unspecified personal possessions for theft or accidental damage occurring anywhere within the United Kingdom.</p>	<ul style="list-style-type: none"> • Any single item worth more than £250. • Theft from an unattended motor vehicle. • Property used for business purposes. • The cost of replacing data or software, which has not been bought commercially. • There is no cover for Laptop & Portable Computers, Pedal Cycles, Mobile Phones, Musical Instruments and their accessories. • Loss or damage caused by pets. 	Section 11 – Unspecified Items – Cover anywhere within the UK

Table 1 (continued)

You may choose to add the following covers to your Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy section
<p>Excess Protection Cover This section provides cover up to an amount equal to the amount of the excess in relation to each settled claim under each section of this policy, up to an annual aggregate limit of £1,000.</p> <p>Cover will only operate when the excess under each section of this policy is exceeded following the successful claim payment.</p>	<ul style="list-style-type: none"> • Any claim that any section of this policy does not respond to or the excess is not exceeded. • Any claim that is refused under this policy. • Any contribution or deduction from the settlement of your claim, other than the stated policy excess, for which you have been made liable. • Any claim that has been waived or reimbursed. • Any liability you accept by agreement or contract, unless you would have been liable anyway. 	<p>Section 12: Excess Protection Cover</p>

Table 2 General conditions and exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General conditions and exclusions	Policy section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance, anything that happens gradually, faulty design or workmanship or mechanical or electrical breakdown. • If at the time of loss or damage the value of your property is greater than the sum insured on the policy, you will be regarded as your own insurer for the difference and will be required to contribute to a rateable proportion of the loss or damage. 	See Sections specified in Table 1
Excesses and Limits	Policy section
Your policy will be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	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 or call the number 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.

Customer Service and Complaints

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note, however, that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1

Should you have any query or complaint regarding service, you can contact cover4insurance.com by telephone, letter, or e-mail.

Tel: 0161 772 3390

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

E-mail: customerservices@cover4insurance.com

Should you have any query or complaint regarding the way your claim has been dealt with, please contact the Cover4insurance Claim Team as follows:

By telephone: 0161 974 1101

By writing to:
Cover4insurance Claim Team,
Stream Claim Solutions,
60 Spring Gardens,
Manchester,
M2 2BQ.

By email: complaints@streamcs.co.uk

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

Should you remain dissatisfied with the outcome of your complaint, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).

Tel: 0300 1239 123 (normally charged at the same rate as 01 / 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

Alternatively, if you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service (FOS).

Compensation

The insurer is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy by credit/debit card.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to continue with the cover then you will need to tell us before the renewal date, otherwise your policy will lapse and no cover will be in force.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

Financial Sanctions

Please note that the Insurer is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

The law and language applicable to the policy

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.