Campus Block Halls Insurance
Master Policy Schedule of Insurance
University of Kent | Master Policy No: KENT2018

<table>
<thead>
<tr>
<th>COVER DESCRIPTION</th>
<th>SUM INSURED</th>
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<td>ENDORSEMENT 4A</td>
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</tr>
<tr>
<td>ENDORSEMENT 7A</td>
<td>ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY</td>
</tr>
</tbody>
</table>

MAXIMUM AMOUNTS PAYABLE
The following items are subject to a maximum amount payable during the period of insurance.

<table>
<thead>
<tr>
<th>LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL POSSESSIONS SINGLE ITEM LIMIT</td>
</tr>
<tr>
<td>CLOTHING SINGLE ITEM LIMIT</td>
</tr>
<tr>
<td>JEWELLERY WATCHES &amp; OTHER VALUABLES</td>
</tr>
<tr>
<td>COMPUTER EQUIPMENT</td>
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<tr>
<td>AUDIO, DVD, VIDEO &amp; OTHER DATA CARRYING MEDIA</td>
</tr>
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</tr>
<tr>
<td>SPORTS EQUIPMENT</td>
</tr>
</tbody>
</table>

POLICY EXCESSES

<table>
<thead>
<tr>
<th>EXCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECTION 1B - FOOD SPOILAGE: FAILURE OF FRIDGE / FREEZER</td>
</tr>
<tr>
<td>LAPTOPS &amp; TABLETS</td>
</tr>
<tr>
<td>ENDORSEMENT 1 - MOBILE PHONE</td>
</tr>
<tr>
<td>ENDORSEMENT 5 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS UP TO £2,500</td>
</tr>
<tr>
<td>ENDORSEMENT 5 – ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY CLAIMS OVER £2,500</td>
</tr>
<tr>
<td>ALL OTHER SECTIONS</td>
</tr>
</tbody>
</table>

PRINCIPAL EXCLUSIONS
- The policy excess
- Theft from motor vehicles (except where attended during transit at the beginning and end of each term).
- Pedal cycles (unless basic cover is extended).
- Cover outside of your accommodation (unless basic cover is extended).
INSURER INFORMATION
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.

For cover sections 1-5 and 7-24, this insurance is underwritten by Lloyd’s Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius 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. Canopius Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA.

This schedule, together with the policy wording, certifies that insurance has been effected in respect of sections 1-5 and 7-24 between you and the insurer. In return for payment of the premium specified in the schedule, the insurer agrees to insure you in accordance with the terms and conditions in or endorsed on these documents. The insurer has entered into a Binding Authority Contract (reference B6839EW0020) with Avid Insurance Services Limited under which the insurer has authorised Avid Insurance Services Limited to sign and issue these documents as its agent.

WHAT ARE YOU 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 lighting. 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).

YOUR DUTY OF CARE
You must, at all times, take all reasonable steps to prevent accidents, loss and damage. Failure to do so, may affect your right to make a claim.

WHERE ARE YOU 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.

WHEN DOES YOUR COVER START?
Basic cover commences at the start of your tenancy agreement with University of Kent for personal possessions (or when your proposal is accepted, if later, for optional extensions) and expires on the 31/08/2019 or whenever your tenancy expires, whichever is sooner. You will then be responsible for arranging your own insurance cover.

HOW TO APPLY FOR OPTIONAL EXTENSIONS
BUY SECURELY ONLINE: http://www.cover4insurance.com/kent-university
Scan the QR Code to go to the Kent University page. Register your details, view & download the full policy wording, and extend the basic cover.

PHONE US: 0161 772 3390*

HOW TO CLAIM
For advice on how to make a claim and to download a claim form please visit our website.
ONLINE: http://www.cover4insurance.com/kent-university
PHONE US: 0161 974 1101*
EMAIL: claims@cover4students.com

STAY IN TOUCH
You can keep up to with our latest news, offers and new products by following cover4insurance on:

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twitter: www.twitter.com/cover4insurance

Download the Cover4Insurance app on:

www.cover4students.com customerservices@cover4students.com 0161 772 3390*
## ENDORESEMENTS APPLYING

### ENDORSEMENT 1C: MOBILE PHONE | ROOM ONLY

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| We will pay for theft of your mobile phone following forcible and violent entry to the insured address. | • The maximum amount payable is £750 during the period of insurance.  
• The excess shown in your schedule.  
• Theft not involving forcible and violent entry.  
• When the mobile phone is in your insured address, loss caused while the insured address is unoccupied.  
• Mobile phone accessories.  
• Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. |

### ENDORSEMENT 2H: PERSONAL POSSESSIONS FROM COMMUNAL AREAS

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| We will pay up to £1,000 in any one period of insurance for loss or damage to your personal possessions from the communal areas caused by any of the insured events under section 1. | • The excess shown in your schedule.  
• Any amount above £500 unless the theft is as a result of forcible and violent entry to the communal areas.  
• Theft of personal possessions that are left unattended unless securely locked away from view.  
• Accidental loss. |

### ENDORSEMENT 3B: MUSICAL INSTRUMENTS | ROOM ONLY

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| We will pay for loss or damage to your musical instruments by the following causes: fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the insured address during college / university term and during vacations when the insured address is unoccupied. | • The maximum amount payable is £600 during the period of insurance.  
• The excess shown in your schedule.  
• Loss or damage from fire caused by scorching without a fire actually starting.  
• Any claim for damage to your musical instruments resulting from:-  
  - wear, tear or any gradually operating cause or determination, inherent or latest defect  
  - wet or dry rot, mildew, frost, rust or corrosion  
  - insect, vermin or woodworm  
  - dyeing or restoration or any commercial process of cleaning or repairing.  
• Faulty design or workmanship or use of faulty materials.  
• Breakage of strings and/or reeds and/ or drum heads.  
• Loss or damage arising from electronic, electrical or mechanical breakdown, failure or derangement.  
• Loss or damage caused by:-  
  - climate or atmospheric conditions  
  - dampness, dryness, shrinkage, contamination or extremes of temperature  
  - effects of sunlight, fading, changes in colour texture or finish.  
• Depreciation or diminution in the value of your musical instruments following repair.  
• Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. |
**ENDORSEMENT 4A: CONTACT LENSES**

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| **We** will pay for loss or damage to **your** contact lenses by the following cause’s fire, explosion, lightning, earthquake, smoke, storm, flood, theft and attempted theft whilst they are in the **insured address** during **college / university term** and during **vacations** when the **insured address** is **occupied**. | • The maximum amount payable is £150 during the **period of insurance**.  
• The **excess** shown in your **schedule**.  
• Loss or damage by fire caused by scorching without a fire actually starting.  
• Loss or damage by smoke caused by smog, agricultural or industrial operations or anything, which happens gradually.  
• Loss or damage by storm or flood caused by dampness or condensation.  
• Loss or damage by storm or flood to contact lenses left in the open.  
• Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number. |

**ENDORSEMENT 7A: ACCIDENTAL DAMAGE TO LANDLORDS PROPERTY**

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| **We** will pay for sums which **you** become legally liable to pay as damages in respect of:  
- Accidental damage to landlords’ material property in **your** custody and control, for which **you** are legally responsible under the terms of a formal tenancy agreement. | • The maximum amount payable is £5,000 in any one **period of insurance**.  
• The **excess** shown in your **schedule**.  
• Damage occurring as a result of:  
- Wear and tear, depreciation or any gradually operating cause  
- Malicious or deliberate damage  
- Any incident covered by a Tenant Deposit  
- Any incident in breach of your tenancy agreement.  
• Damage occurring outside of the room being **occupied**. |
Your Summary of Cover
Plus Top Up Covers Available To You For Additional Cost

campus block halls

Group Scheme for the University of Kent
Master Policy Number: KENT2018, academic year 2018/2019

University of Kent

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.
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 The University of Kent.

**IMPORTANT:** This 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/kent-university](http://www.cover4insurance.com/kent-university).

**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 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 Lloyd’s Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius 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. Canopius 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 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 possessions are insured whilst inside your accommodation for up to £6,000 in total. If you are registered as disabled, possessions cover is increased to £7,000. In addition a further £2,000 cover is provided for computer equipment (including laptops & tablets) within your accommodation.

WHAT IS COVERED

- Personal possessions – up to £6,000.
- Computer equipment - up to £2,000.
- Landlord’s property – up to £5,000 for theft or damage.
- In direct transit at the beginning and end of each university term – up to £6,000.
- In university designated storage during vacations – up to £6,000 for theft from forcible entry.
- Library books / university property on loan - up to £750.
- 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 or redundancy of a financially supporting parent or guardian - up to £5,000.
- Legal liability – up to £1,000,000 for injury to others or their property.
- Food spoilage – up to £75, following mechanical failure of fridge/freezer.
- Mobile phones - up to £750, for theft from your room following forcible entry.
- Personal possessions from communal areas - up to £1,000.
- Musical instruments - up to £600, for theft from your room following forcible entry.
- Contact lenses - up to £150.
- Damage to clothing - up to £300, following mechanical failure of laundry equipment.

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.

- Personal possessions single item limit (excluding computer equipment) - £1,250.
- Clothing single item limit - £350
- Jewellery, watches and other valuables - up to £600 in total.
- Computer equipment - up to £2,000 in total.
- Audio, DVD, video & other data carrying media - up to £1,000 in total.
- Photographic equipment, video cameras & camcorders - up to £1,000 in total.
- Sports equipment - up to £1,000 in total.

POLICY EXCESS

<table>
<thead>
<tr>
<th>SECTION OF COVER</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food spoilage: failure of fridge/freezer</td>
<td>£10</td>
</tr>
<tr>
<td>Laptops &amp; tablets</td>
<td>£50</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>£75</td>
</tr>
<tr>
<td>Accidental damage to landlords property claims up to £2,500</td>
<td>£100</td>
</tr>
<tr>
<td>Accidental damage to landlords property claims over £2,500</td>
<td>£250</td>
</tr>
<tr>
<td>All other sections</td>
<td>£25</td>
</tr>
</tbody>
</table>

WHAT IS NOT INSURED

- The policy excess.
- Theft from vehicles (except when attended during transit at the beginning and end of each university 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/kent-university
Top up covers / optional extensions

<table>
<thead>
<tr>
<th>Cover</th>
<th>Current Sum Insured</th>
<th>Optional Upgrade Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Possessions (room only)</td>
<td>£6,000</td>
<td>up to £12,000</td>
</tr>
<tr>
<td>Computer Equipment (room only)</td>
<td>£2,000</td>
<td>up to £4,000</td>
</tr>
<tr>
<td>Course Fees &amp; Rental Protection</td>
<td>£0</td>
<td>up to £20,000</td>
</tr>
<tr>
<td>Criminal Assault</td>
<td>£0</td>
<td>up to £500</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>£0</td>
<td>up to £30,000</td>
</tr>
<tr>
<td>Accidental Damage</td>
<td>£0</td>
<td>up to £6,000</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>£10,000</td>
<td>up to £50,000</td>
</tr>
<tr>
<td>Mobile Phone (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Pedal Cycles (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £500</td>
</tr>
<tr>
<td>Digital Download</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Photographic Equipment (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Musical Instruments (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £3,000</td>
</tr>
<tr>
<td>Exam &amp; Coursework Cover</td>
<td>£0</td>
<td>up to £250</td>
</tr>
<tr>
<td>Unspecified Items (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £4,000</td>
</tr>
<tr>
<td>Specified Items (Anywhere within the UK)</td>
<td>£0</td>
<td>up to £3,000</td>
</tr>
<tr>
<td>Excess Protection Cover</td>
<td>£0</td>
<td>up to £1,000</td>
</tr>
<tr>
<td><strong>Extra International Student Cover</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>International Student Repatriation Cover</td>
<td>£0</td>
<td>up to £5,000</td>
</tr>
</tbody>
</table>

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/kent-university](http://www.cover4insurance.com/kent-university)

**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.
DO I NEED TO EXTEND MY COVER? WHICH EXTENSIONS ARE SUITABLE FOR ME?

In order to help you decide if you need to top up your cover we have devised a few standard questions.

1. **Do you take possessions outside of your accommodation?** Such as iPods, digital cameras, laptops etc.
   - If yes, you need to look at either the ‘Specified Items’ or ‘Unspecified Items’ section.
     - For ‘Specified Items’ you will need to list the item (s) and value (s) up to a maximum of £3,000.
     - For ‘Unspecified Items’ you can cover personal possessions up to £4,000 in total with a single item limit of £500.
   - Please note that musical instruments, pedal cycles, photographic equipment and mobile phones cannot be covered under these sections as separate cover sections are available for these items.

2. **Are your total possessions worth more than £6,000 (excluding computer equipment)?**
   - If yes, you can extend the cover up to £12,000 by selecting the personal possessions top up.

3. **Is your computer equipment worth more than £2,000?**
   - If yes, you can extend the cover up to £4,000 by selecting the computer equipment top up.

4. **(a) Do you require cover for your pedal cycle?**
   - If yes, you will need to select pedal cycle extension. This will cover your pedal cycle for theft or accidental damage anywhere within the UK up to £500.
   - **(b) Is your pedal cycle worth more than £500?**
     - If yes, we can cover your pedal cycle up to £3,000 via our standalone pedal cycle product.
     - Please visit [www.cover4insurance.com](http://www.cover4insurance.com) and click pedal cycle insurance.

5. **Do you require accidental damage cover (for personal possessions only)?**
   - Accidental damage cover is excluded from the standard cover. An ‘Accidental Damage’ extension is available which will cover your ‘Computer Equipment, Audio equipment, Games Consoles, Television, Video and DVD players against accidental damage whilst within the accommodation. Please note that accidental damage cover is automatically included for the following items where a top up has been purchased:
     - Mobile Phone
     - Pedal Cycles
     - Musical Instruments
     - Photographic Equipment
     - Items listed under the "Specified Items | Cover Anywhere Within the UK" section
     - Items insured under the "Unspecified Items | Cover Anywhere Within the UK" section

6. **Do you require cover for your mobile phone outside of your accommodation?**
   - If yes, you will need to select mobile phone extension. This extension will cover your mobile phone for theft, loss or accidental damage anywhere within the UK up to £1,000.

7. **Do you require cover for your course fees?**
   - If yes, we offer a Tuition Fees and Rental Protection cover which will cover the cost of your tuition fees or rent if you’re medically unable to continue studying your course through sickness or injury up to £20,000.

How to claim

For advice on how to make a claim and to fill out our online claim form please visit our website.

- **ONLINE:** [www.cover4insurance.com/kent-university](http://www.cover4insurance.com/kent-university)
- **PHONE US:** 0161 974 1101*
- **EMAIL:** claims@cover4students.com

Download the Cover4Insurance app on:

[Available on the App Store](https://apps.apple.com/app/)
[Available on Google Play](https://play.google.com/store)

Find us on Facebook [www.facebook.com/cover4insurance](http://www.facebook.com/cover4insurance)
Follow us [www.twitter.com/cover4insurance](http://www.twitter.com/cover4insurance)
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 2018.

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 30/10/18, full terms and conditions are available online at: www.cover4insurance.com/register

OTHER PRODUCTS

Student Possessions Insurance  Tenants Contents Insurance
Study Abroad Insurance    Mobile Phone & Gadgets Insurance
Travel Insurance            Personal Cyber Insurance
Pedal Cycle Insurance       Computer Insurance
Tuition Fee & Rental Protection Insurance Musical Instruments Insurance
Home Insurance              Landlords Buy to Let Insurance

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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