

cover 4 students.com

SPECIALIST INSURANCE FOR STUDENTS

Your Summary of Cover

Plus Top Up Covers Available To You



campus block halls

Group Scheme for The University of Stirling

Master Policy Number: STIR2011, academic year 2011/2012



UNIVERSITY OF
STIRLING

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 Stirling.

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.cover4students.com/blockhalls

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 of this leaflet for further details.

WHO INSURES ME?

The Campus Block Halls policy is a product of UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Service Authority. Register Number 312248. The Campus Block Halls policy is underwritten by Royal & Sun Alliance Insurance Plc, which is authorised and regulated by the Financial Service Authority. Register Number 202323. Royal & Sun Alliance Insurance Plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex. RH12 1XL.

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 the 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 personal possessions are insured whilst inside of your accommodation for up to £4,000 in total. In addition, a further £2,500 cover is provided for computer equipment (including laptops) within your accommodation. If you live with a partner and/or children, your possessions cover is increased to £6,000 in total.

WHAT'S COVERED?

- ✓ Personal possessions - up to £4,000 in total.
- ✓ Computer equipment - up to £2,500 in total. Cover is extended to include accidental damage
- ✓ Landlord's property - up to £5,000 for theft or fire damage.
- ✓ In direct transit at the beginning and end of each university term - up to £4,000.
- ✓ In university designated storage during vacations - up to £4,000.
- ✓ In university and student union buildings - up to £500, for theft following forcible entry.
- ✓ Library books - up to £250.
- ✓ University property on loan - up to £250.
- ✓ Replacement locks & keys - up to £50, following damage resulting from burglary.
- ✓ Rented household goods - up to £1,167.
- ✓ 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 of a parent or guardian - up to £5,000.
- ✓ Legal liability - up to £1,000,000 for injury to others or damage to their property.
- ✓ Food spoilage - up to £50, following mechanical failure of fridge/freezer.

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.

- Computer equipment - up to £2,500 in total.
- Possessions single item limit (excluding computer equipment) - £1,167.
- Jewellery, watches and other valuables - up to £1,167 in total.
- Audio, DVD, video and other data carrying media - up to £350 in total.

WHAT IS NOT INSURED?

- The first £10 of any loss.
- Theft from vehicles (except where attended during transit at the beginning and end of each term).
- Contact lenses.
- Pedal cycles and mobile telephones (unless basic cover is extended).
- Cover outside of 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.

WE STRONGLY RECOMMEND THAT YOU READ THE FULL POLICY WORDING, A COPY OF WHICH IS AVAILABLE TO VIEW AND DOWNLOAD AT: www.cover4students.com/blockhalls

Top up covers

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 the all risk specified items section. List the item(s) and value (s) up to a maximum of £3,000.
- 2. Are your total personal possessions worth more than £4,000 (excluding computer equipment)?**
If yes you can extend the cover up to £6,000 by selecting the personal possession top up.
- 3. Is your computer equipment worth more than £2,500?**
If yes you can extend the cover up to £3,000 by selecting the computer equipment top up.
- 4. Do you have a pedal cycle?**
If yes you will need to select the pedal cycle extension. This extension will cover you for theft or accidental damage anywhere within the UK. Please note that no cover for a pedal cycle is included unless the extension is taken.
- 5. Do you require accidental damage cover?**
Please note that accidental damage cover is excluded from the standard cover.
If you require accidental damage cover then this is automatically included for items listed under all risks section. It is also included for your mobile phone / pedal cycle if relevant extension is taken.
- 6. (a) Do you require cover for your mobile phone?
(b) Is your mobile phone worth more than £200?**
 - If yes you will need to select mobile phone extension. This extension will cover your mobile phone for theft or accidental damage anywhere within the UK up to £200.
 - If yes we can cover your Mobile Phone, PDA or an iPhone up to £600 for theft or accidental damage anywhere in the world via our separate standalone mobile phone product. Please visit www.cover4mobilephones.com
Annual Mobile Phone Insurance from £27.39**
Monthly premiums from £2.49**
**£27.39 / £2.49 (annually/monthly) premiums are based on a mobile phone cover purchased online with a value of up to £150.
All premiums are correct as at the 01/06/2011.

How to purchase optional extensions / top ups

BUY SECURELY ONLINE: www.cover4students.com/blockhalls

View & download the full policy wording, and extend the basic cover.

Save money by booking online - all postal and telephone applications are subject to a £5 administration fee.

CALL US: 0844 826 2041*

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.

POSTAL APPLICATIONS:

Complete the attached application form enclosing the signed credit/debit card mandate. Then return the application form to:

**Campus Block Halls,
UK & Ireland Insurance Services (Online) Ltd,
Bank House, Warwick Street, Manchester, M25 3HN**

How to claim

For advice on how to make a claim and to download a claim form please visit our website.

- **ONLINE:** www.cover4students.com/blockhalls
- **PHONE US:** 0844 826 2045*
- **EMAIL:** claims@cover4students.com

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.

win your rent^{***}

free to enter



register your details
online to win your rent^{***}

www.cover4students.com/blockhalls

***Win Your Rent: Subject to a maximum prize of £1,000. Full terms & conditions are available online.
NB: All Top Up policies are automatically entered into the Win Your Rent competition.

Application for Optional Extensions

STIR2011

YOUR DETAILS: PLEASE COMPLETE IN BLOCK CAPITALS

cover start date

name

title

home address

postcode

email

mobile

YOUR COVER: SELECT ANY ADDITIONAL ITEMS YOU WISH TO INSURE

	Current Sum Insured	Optional Upgrade Sum Insured	Upgrade Premium	Tick Box If Required
Personal Possessions (room only)	£ 4,000	up to £ 6,000	£ 25.00	<input type="checkbox"/>
Computer Equipment (room only)	£ 2,500	up to £ 3,000	£ 25.00	<input type="checkbox"/>
Criminal Assault	£ 0	up to £ 500	£ 10.00	<input type="checkbox"/>
Legal Expenses	£ 0	up to £ 30,000	£ 7.50	<input type="checkbox"/>
Course Fees & Rental Protection	£ 0	up to £ 2,000	£ 20.00	<input type="checkbox"/>
Pedal Cycles (Anywhere within the UK)	£ 0	up to £ 250	£ 32.99	<input type="checkbox"/>
Mobile Phone (Anywhere within the UK)	£ 0	up to £ 200	£ 42.50	<input type="checkbox"/>

ALL RISKS: COVER OUTSIDE OF YOUR ACCOMMODATION

Please list items that you wish to cover against loss or damage anywhere within the UK. Premiums are charged at £5 per £100 of value

value

<input type="checkbox"/>		£	
<input type="checkbox"/>		£	
<input type="checkbox"/>		£	
<input type="checkbox"/>		£	
<input type="checkbox"/>		£	

TOTAL ALL RISKS COVER REQUIRED: e.g. laptop at £500 + iPod at £200 = £700 total cover required

£

ALL RISKS PREMIUM: e.g. £700 total cover required. Premium, charged at £5 per £100 of value = £35 (£5x7)

£

TOTAL OPTIONAL UPGRADE PREMIUM: Includes Insurance Premium Tax @6%
E.g. Mobile Phone £42.50 + Personal Possessions £25+ All Risk Premium £35 = £102.50

£

ADMINISTRATION FEE: Buy online and pay no admin fee

£ 5

TOTAL AMOUNT PAYABLE: e.g. Total Optional Upgrade £102.50 + £5.00 Administration Fee = £107.50

£

CREDIT/DEBIT CARD DETAILS

cardholder

valid from

card number

expiry date

type of card

issue no.

signed

date

I WISH TO APPLY FOR THE COVER DETAILED AND UNDERSTAND COVER IS NOT IN FORCE UNTIL ACCEPTED BY YOU AND I LIVE IN UNIVERSITY OWNED OR MANAGED ACCOMMODATION.

Data Protection

INFORMATION USES: For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is UK & Ireland Insurance Services (Online) Limited.

INSURANCE ADMINISTRATION: The insurer, its associated companies and agents, re-insurers and your intermediary, may use information you supply for the purposes of insurance administration. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules and codes. Your information may also be used for offering renewal, research and statistical purposes, and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes, and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

SENSITIVE DATA: In order to assess the terms of the insurance contract or administer claims, which arise, the insurer may need to collect data, which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

CLAIMS AND UNDERWRITING EXCHANGE: Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

FRAUD PREVENTION AND DETECTION: In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household.
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

CLAIMS HISTORY

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. You should show these notices to anyone who has an interest in property insured under the policy.

TELEPHONE RECORDING: For our joint protection telephone calls may be recorded and/or monitored.

COMPLAINTS PROCEDURES: It is always intended that a first class standard of service is provided. However, if you have cause for complaint in respect of how the insurance was arranged, please contact UK & Ireland Insurance Services (Online) Limited.

If your complaint relates to the cover (other than Legal Expenses) this is underwritten by Royal & SunAlliance Insurance Plc. Royal & SunAlliance is a member of the Financial Ombudsman Service scheme for complaints from policyholders. Should you have a complaint, please initially notify UK & Ireland Insurance Services (Online) Limited. Full details of our complaints procedure will be set out in your policy booklet, or are available from UK & Ireland Insurance Services (Online) Limited.

The complaints procedure does not affect your right to take legal action. If your complaint relates to Legal Expenses and helpline, please contact FirstAssist Group Limited.

COMPLAINTS CONTACT DETAILS

UK & Ireland Insurance Services (Online) Limited

The Managing Director, UK & Ireland Insurance Services (Online) Limited, Bank House, Warwick Street, Manchester, M25 3HN.
Telephone: 0844 826 2041*.

Royal & Sun Alliance Insurance

The Manager, Schemes & Affinity Relationship Management Team, Royal & Sun Alliance Insurance, 17 York Street, Manchester, M25 3HN.

FirstAssist Group Limited

The Customer Services Department, Legal Expenses Division, FirstAssist Group Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

In the unlikely event that you are still not satisfied and want to make a formal complaint, please contact:

Royal and Sun Alliance Insurance

The Customer Relations Office, Royal & Sun Alliance, Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA

If the matter is not resolved to your satisfaction you will be provided with the Company's final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service

The Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

LAW APPLICABLE TO THIS CONTRACT: Both parties to this contract have a choice as to the law, which should be applied, to the contract. In the absence of agreement to the contrary, English Law will apply.

*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. Calls from non-BT lines may vary.

Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays



CAMPUS BLOCK HALLS INSURANCE:

www.cover4students.com/blockhalls

Visit our website to view the full policy terms & conditions of the insurance provided under The University of Stirling scheme.



STUDENT POSSESSIONS INSURANCE:

www.cover4students.com/campus

Possessions insurance for students living in halls of residence and private rented accommodation.



TRAVEL INSURANCE:

www.cover4travel.com

Specialist Travel Insurance: Backpacker & Gap Year Insurance. Single & Annual Multi-Trip Travel. Winter-sports & Golf Travel Insurance.

Single Trip Travel Insurance from £3.94*

Annual Multi Trip from £24.95**

*£3.94 premium is based on an individual aged under 55 with no pre-existing medical conditions travelling for up to 5 days within Europe and selecting Silver cover.

**£24.95 premium is based on an individual aged under 55 with no pre-existing medical conditions, on a 45 day annual multi trip policy travelling within Europe under our silver cover.

All premiums are correct as at the 01/06/2011.



MOBILE PHONE INSURANCE:

www.cover4mobilephones.com

Low cost insurance for accidental damage and theft of your mobile phone or iPhone anywhere in the world.

Annual Mobile Phone Insurance from £27.39***

Monthly premiums from £2.49***

***£27.39 / £2.49 (annually/monthly) premium is based on a mobile phone cover purchased online with a value of up to £150. All premiums are correct as at the 01/06/2011.

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.cover4students.com/blockhalls

ONLINE: www.cover4students.com/blockhalls EMAIL: blockhalls@cover4students.com

WRITE TO: **BANK HOUSE, WARWICK STREET, MANCHESTER, M25 3HN**

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