Your Summary of Cover
Plus Top Up Covers Available To You

campus block halls

Group Scheme for The University Of Sheffield
Master Policy Number: SHEF2013, academic year 2013/2014

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 Sheffield.

**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](http://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 property), 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?**

The Campus Block Halls policy is a product of UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Conduct 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 Conduct 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 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 £5,000 in total. In addition a further £2,000 cover is provided for computer equipment (including laptops within your accommodation). For family properties and disabled students, possessions cover is increased to £7,500.

The cover limit of £2,000 for computer equipment is also extended to £4,000 for disabled students.

WHAT IS COVERED
- Personal possessions – up to £5,000 in total.
- Computer equipment – up to £2,000 in total.
- 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 £5,000.
- In university designated storage during vacations – up to £5,000 for theft from forcible entry.
- Library books – up to £750.
- 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 £50,000, 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 their property.
- Food spoilage – up to £75, following mechanical failure of fridge/freezer.
- Mobile phone – up to £500, for theft following forcible entry.
- Damage to clothing – up to £300, for damage caused by faulty 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.
- Computer equipment – up to £2,000 in total.
- Possessions single item limit (excluding computer equipment) - £1,250.
- Jewellery, watches and other valuables - up to £1,250 in total.
- Audio, DVD, video and other data carrying media – up to £1,000 in total.

WHAT IS NOT INSURED
- The first £25 of any loss (this is reduced to £10 for food spoilage claims).
- Cover outside of your accommodation (unless basic cover is extended).
- Theft from vehicles (except when attended during transit at the beginning and end of each university term).
- Pedal cycles (unless basic cover is extended). Please note that the University does not accept any liability for pedal cycles which are damaged or stolen whilst on university grounds.

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.cover4students.com/blockhalls
Top up covers / optional extensions

**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 Risks’ specified items section. List the item(s) and value(s) up to a maximum of £3,000.

2. **Are your total possessions worth more than £5,000 (excluding computer equipment)?**
   - If yes, you can extend the cover up to £6,000 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 £3,000 by selecting the computer equipment top up.

4. **(a) Do you require cover for your pedal cycle?**
   - If yes, you will need to select the pedal cycle extension. This extension will cover your pedal cycle for theft or accidental damage anywhere within the UK up to £250.

   **(b) Is your pedal cycle worth more than £250?**
   - If yes, we can cover your pedal cycle up to £3,000 via our separate standalone pedal cycle product please visit www.cover4insurance.com and click pedal cycle insurance.

5. **Do you require accidental damage cover?**
   - 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?**
   - 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.

   **(b) Is your mobile phone worth more than £200?**
   - If yes, we can cover your mobile phone, PDA or an iPhone up to £1,000 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 £48.22**
   - Monthly premiums from £5.12**

   **£48.22 / £5.12 (annually/monthly) premiums are based on a mobile phone cover purchased online with a value of up to £500. All premiums are correct as at the 01/03/2013.**

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 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. Calls from non-BT lines may vary.

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.**
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.
### How much do optional extensions / top up covers cost?

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<tr>
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<th>Current Sum Insured</th>
<th>Optional Upgrade Sum Insured</th>
<th>Upgrade Premium</th>
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<tbody>
<tr>
<td>Personal Possessions (room only)</td>
<td>£ 5,000 up to £ 6,000</td>
<td>£ 20.00</td>
<td></td>
</tr>
<tr>
<td>Computer Equipment (room only)</td>
<td>£ 2,000 up to £ 3,000</td>
<td>£ 25.00</td>
<td></td>
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<tr>
<td>Criminal Assault</td>
<td>£ 0 up to £ 500</td>
<td>£ 10.00</td>
<td></td>
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<tr>
<td>Legal Expenses</td>
<td>£ 0 up to £ 30,000</td>
<td>£ 7.50</td>
<td></td>
</tr>
<tr>
<td>Course Fees &amp; Rental Protection</td>
<td>£ 0 up to £ 2,000</td>
<td>£ 20.00</td>
<td></td>
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<tr>
<td>Pedal Cycles (Anywhere within the UK)</td>
<td>£ 0 up to £ 250</td>
<td>£ 32.99</td>
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<tr>
<td>Mobile Phone (Anywhere within the UK)</td>
<td>£ 0 up to £ 200</td>
<td>£ 42.50</td>
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<tr>
<td>Accidental Damage / All Risk (Specified Item)</td>
<td>£ 0 per £ 100</td>
<td>£ 5.00</td>
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Cover anywhere within the UK
Excludes mobile phones & pedal cycles please see separate section

### How to purchase optional extensions / top ups

**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.

**BUY SECURELY ONLINE:**

Visit: [www.cover4students.com/blockhalls](http://www.cover4students.com/blockhalls)

Select your accommodation provider from the list: Sheffield, University of then press go
Then click extend basic cover and proceed to select required optional covers.

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

**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.
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 Complaints Manager, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-Op Yard, Warwick Street, Manchester, M25 3HB

Royal and Sun Alliance Insurance
The Manager, Schemes & Affinity Relationship Management Team, Royal & Sun Alliance Insurance, 17 York Street, Manchester M2 3RS

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 & 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 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 and conditions of the insurance provided under The University Of Sheffield scheme.

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 £6.92*
Annual Multi Trip from £27.96**
*£6.92 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.
**£27.96 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 01/03/2013.

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 £48.22***
Monthly premiums from £5.12***
***£48.22 / £5.12 (annually/monthly) premiums are based on a mobile phone cover purchased online with a value of up to £500. All premiums are correct as at the 01/03/2013.

INTERNATIONAL STUDENTS STUDYING IN THE UK:
www.cover4travel.com
Personal Accident, Medical Expenses and Repatriation to your home country up to £750,000.

Monthly premium options from £14.07 ****.
****Premiums are based on an International Student studying in the UK aged up to 65 with no pre-existing medical conditions. Premiums are correct as at 01/03/2013.

IMPORTANT: This leaflet provides only a summary of the terms and conditions of the master policy; we strongly recommend 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: COVER4STUDENTS, THE STABLES, OLD CO-OP YARD, WARWICK STREET, MANCHESTER, M25 3HB

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