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# **Adrian Flux**

Student Contents  
Insurance Policy

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## Our Contract With You

This policy has been arranged by Adrian Flux Insurance Services on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

This is to certify that the insurer in consideration of the premium specified on the schedule agrees to indemnify the insured in respect of cover detailed within this policy.

In deciding to accept this insurance and in setting the terms, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

The Student Contents Insurance Policy wording, schedule and any endorsements are all part of this contract and should be read together to avoid misunderstanding. They show which sections of the policy are in force and contain details of the cover. All the documents should be read carefully, paying particular attention to the General Exclusions and General Conditions which apply to the whole policy.

This policy sets out all the circumstances in which an insured person can make a claim. It is not a maintenance contract and does not protect against every loss.

This contract is written in English and all communications about it will be in English. Unless we have agreed otherwise, the law applying to this contract will be English law.

### Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

### The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

### The Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

Signed for and on behalf of Certain Underwriters at Lloyd's



Gerry Bucke  
Adrian Flux Insurance Services

## Definitions

The following key words or phrases below have the same meaning whenever they appear and will always be shown in bold to remind you of their importance.

**Bicycle(s)** – a wheeled device powered by human pedalling.

**College** – the university, university college or college at which **you** are a full time **student**.

**College term** – the weeks of full **college** academic activity as published by **your college**.

**Computer accessories** – microphones, speakers purchased independently from a PC package, removable drives, web cams, joysticks, joy pads or any other games hardware.

**Contents** – goods, clothing and personal effects belonging to **you** or for which **you** are legally responsible under a written agreement making **you** responsible for insuring them.

But excluding:

- **money**, keys, **mobile phones**;
- musical instruments, contact lenses or dentures;
- any **portable computer and gaming equipment**, computer software or software manuals;
- **bicycles** and their accessories;
- photographic, video or **hi-fi equipment** which can be used in conjunction with a portable computer;
- **vehicles and craft**; or
- any item specifically excluded by this policy.

**Course** – a recognised course of further education at a recognised **college** where **you** attend on a full time/part time basis during the academic year occurring during the **period of insurance** and where completion is essential to achieve a recognised qualification.

**Designated student residence** – hall of residence or other accommodation for **students** managed by the **student accommodation provider** within which the building is situated.

**Hi-fi equipment** – radios, tuners, cassette players, compact disc players, mini disc players, record decks, amplifiers, speakers, music centres, MP3/MP4 players (but not the music downloaded and/or stored within them) and any audio equipment intended for portable use.

**Insured cause(s)** – the event resulting in damage to property, listed under Section 1 – Your contents at the term time address of the policy cover.

**Insurer(s)/we/us/our** – the insurer named in the **schedule** which is made up of the Lloyd's underwriters who have insured **you** under this contract. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

**Mobile phone(s)** – a portable telephone not secured to a network by wires.

**Money** – the following items all belonging to **you**:

- coins or bank notes in current circulation;
- cheques, travellers cheques, bankers drafts, postal or money orders;
- gift vouchers, current postage stamps not forming part of a collection;
- saving certificates, premium bonds or saving stamps;
- telephone cards, current travel or other tickets with a fixed monetary value.

**Period of insurance** – the period starting and ending on those dates shown on the **schedule**.

**Permanent home address** – the home of **your** parent or legal guardian in the **United Kingdom**.

**Photographic equipment** –

- cameras, camcorders and video recording equipment;
- binoculars and telescopes;
- developing, editing and associated visual equipment;
- accessories associated with any of the above.

**Portable computer and gaming equipment** – any computer and gaming equipment which is or can be battery powered, including laptops, palmtops, portable printers, personal digital assistants (PDAs) and items of a similar nature, but excluding **mobile phones**.

**Replacement cost** – the cost of replacing items with new ones, except clothing and household linen, rented goods and **college** property on loan where a deduction will be made for wear and tear.

**Schedule** – the document giving details of the premium, the **term time address**, the cover, the **period of insurance**, the **insurer** and the policy number and any significant exceptions or conditions applicable.

**Sporting event** – a sporting activity which **you** are taking part in.

**Sports equipment** – any object designed to be used for sports or exercise.

**Student(s)** – any person following a **course** at a **college**.

**Student accommodation provider** – the university, university college, college, company or private individual that manages the letting, maintenance and security of the **designated student residence**.

**Term time address** – the room or rooms occupied by **you** during the **college term**. This address is shown on the **schedule**.

**Unattended** – out of **your** sight or over 10 metres away from **you**.

**United Kingdom** – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Unoccupied** – where neither **you** nor a fellow tenant are staying overnight in the **term time address**.

**Utility area(s)** – utility room, shower room, bathroom, kitchen or toilet area in the **designated student residence** or house shown on the **schedule**, and which are shared.

**Vacation(s)** – those periods between the end and beginning of the published **college term**.

**Valuables** –

- any article of gold, silver or other precious metal, jewellery, gemstones;
- watches;
- furs;
- works of art or pictures;
- collections of stamps, coins, bank notes or medals.

**Vehicles and craft** – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, hovercraft, aircraft, all terrain vehicles or quad bikes and including their accessories, tools and in-car audio equipment (but not domestic gardening equipment, battery operated golf trolleys or wheelchairs, battery or pedestrian operated models or toys).

**You/your** – the **student** named as the policyholder on the **schedule**.

# Policy Cover

## Section 1 – Your contents at the term time address

We will pay for loss or damage to **your contents** in the **term time address** as a direct result of the following **insured causes**.

We will not pay for the first £50 of each and every claim.

| No. | What is covered  | What is not covered   |
|-----|--|---|
| 1.  | Theft or attempted theft   | <b>We</b> will not pay for any theft:<br>a) if the protective measures listed under Minimum Security Conditions are not put into full and effective operation, if specified on the <b>schedule</b> ;<br>b) if caused by deception;<br>c) which <b>you</b> have caused, allowed, chosen to overlook or not reported to the police. |
| 2.  | Storm or flood   | <b>We</b> will not cover any loss or damage that happens gradually.   |
| 3.  | Fire, lightning, explosion, or earthquake  |   |
| 4.  | Smoke  | <b>We</b> will not cover any loss or damage that happens gradually.   |
| 5.  | Damage caused by either water or oil leaking from any fixed appliance, pipe or tank  | <b>We</b> will not pay for damage:<br>a) occurring when the <b>term time address</b> is not visited by <b>you</b> or a fellow tenant for 30 consecutive days;<br>b) to the appliance, pipe or tank from which the leakage has occurred.   |
| 6.  | Riot, civil commotion, strike, labour and political disturbances   |   |
| 7.  | Damage caused by aircraft, animals or vehicles hitting the buildings in which the <b>term time address</b> is situated                       | <b>We</b> will not pay for damage caused by domestic pets for which <b>you</b> are responsible.   |
| 8.  | Damage caused by trees or branches, lamp posts or telegraph poles falling on the buildings in which the <b>term time address</b> is situated |   |
| 9.  | Malicious damage   | <b>We</b> will not pay for malicious damage:<br>a) unless the incident is reported to the police;<br>b) occurring after the <b>term time address</b> has been left <b>unoccupied</b> for more than 30 days;<br>c) caused by <b>you</b> or any other person living at the <b>term time address</b> .                               |

## Section 1 - Additional benefits

In addition to cover for **your contents** in the **term time address**, we will provide cover in the following circumstances.

We will not pay for the first £50 of each and every claim.

| No. | What is covered   | What is not covered  |
|-----|---|--|
| 1.  | <p><b>Contents temporarily away from the term time address</b></p> <p>We will cover <b>your contents</b> for loss or damage by any of the <b>insured causes</b> whilst:</p> <ul style="list-style-type: none"><li>• at <b>your permanent home address</b>;</li><li>• at any occupied private dwelling;</li><li>• at any building where <b>you</b> are temporarily residing.</li></ul> | <p>We will not pay:</p> <ol style="list-style-type: none"><li>a) any amount in excess of £500;</li><li>b) any loss as a result of theft unless following forcible and violent entry or exit;</li><li>c) any loss or damage outside the <b>United Kingdom</b>.</li></ol>  |
| 2.  | <p><b>Designated halls of residence utility areas</b></p> <p>We will pay for loss of or damage to <b>your contents</b> by an <b>insured cause</b> whilst removed from the <b>term time address</b> to a <b>utility area</b> or any other locked storage on campus.</p>  | <p>We will not pay:</p> <ol style="list-style-type: none"><li>a) any amount in excess of £1,000;</li><li>b) any amount in excess of £200 for theft, unless following forcible and violent entry to the <b>utility area</b> or locked storage.</li></ol>  |
| 3.  | <p><b>Transit at the beginning and end of a college term</b></p> <p>We will pay for loss of or damage to <b>your contents</b> by an <b>insured cause</b> whilst in direct and undiverted transit for the sole purpose of moving between <b>your term time address</b> and <b>your permanent home address</b> at the beginning and end of each <b>college term</b>.</p>                | <p>We will not pay for:</p> <ol style="list-style-type: none"><li>a) theft of <b>your contents</b> from a motor vehicle:<ul style="list-style-type: none"><li>• whilst left <b>unattended</b>, except whilst parked temporarily and not overnight to allow for a short break during the journey between <b>your term time address</b> and <b>your permanent home address</b> at the beginning or end of the <b>college term</b></li><li>• whilst parked overnight between the hours of midnight and 6:00 am</li><li>• where the <b>contents</b> are not stored in a locked boot or locked glove compartment or concealed from sight in the locked luggage section of the vehicle;</li></ul></li><li>b) theft whilst left <b>unattended</b> at any time in a place to which the public has access;</li><li>c) any amount in excess of £500 for any single carrying device and its <b>contents</b>;</li><li>d) any loss occurring outside the <b>United Kingdom</b>.</li></ol> |
| 4.  | <p><b>Money</b></p> <p>We will pay for theft of <b>money</b> from the <b>term time address</b>.</p>   | <p>We will not pay for:</p> <ol style="list-style-type: none"><li>a) any amount in excess of £100;</li><li>b) any loss by theft unless following forcible and violent entry to the <b>term time address</b>;</li><li>c) any theft of <b>money</b> when the protective measures listed under Minimum Security Conditions are not put into full and effective operation, if specified on the <b>schedule</b>.</li></ol>  |

## No. What is covered

## What is not covered

- 
- 5. Replacement locks**  
**We** will pay for replacement locks and keys following a theft or attempted theft at **your term time address**.
- We** will not pay for:
- any amount in excess of £100;
  - any replacement locks and keys where the theft or attempted theft was not reported to the police;
  - any claim arising from a theft or attempted theft unless following forcible and violent entry and/or exit.
- 
- 6. Liability for rented household goods**  
**We** will pay for sums which **you** become legally liable to pay following theft of or damage by an **insured cause** to household goods (other than telephones) rented under the terms of a formal rental agreement while in **your term time address**.
- We** will not pay for:
- any loss unless **you** are named as the party responsible for the rented goods on the rental agreement with the company concerned;
  - any claim in excess of £1,000 for a single article;
  - any liability assumed by **you** for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise;
  - accidental damage to landlords goods.
- 
- 7. Tenants liability**  
**We** will pay for sums which **you** become legally liable to pay following damage to landlords fixtures and fittings in **your** custody or control and for which **you** are legally responsible under the terms of a formal tenancy agreement resulting from any **insured cause**.
- We** will not pay for:
- any amount in excess of £5,000 in any **period of Insurance**;
  - accidental damage to landlords goods;
  - deliberate or malicious acts.
- 
- 8. Liability for college books and college property on loan**  
**We** will pay for sums which **you** become legally liable to pay following theft of or damage to **college** library books or **college** property on loan by an **insured cause** whilst:
- in **your term time address**;
  - in **your permanent home address**;
  - in the **college**;
  - in direct transit between **your term time address** and **permanent home address** at the beginning and end of each **college term**.
- We** will not pay for:
- any amount in excess of £250 for **college** library books;
  - any amount in excess of £500 for **college** property on loan;
  - any claim which is not supported by a bill from the **college**;
  - any theft of or damage occurring outside the **United Kingdom**;
  - any property which is left **unattended**.



## No. What is covered

## What is not covered

- 9. Liability for public service equipment**  
**We** will pay for sums which **you** become legally liable to pay following damage by an **insured cause** to:
- gas, electricity or water meters;
  - non-portable telephone equipment owned by and rented from the service provider in the **term time address**.

- We** will not pay for:
- a) any amount in excess of £150;
  - a) any damage caused by criminal persons unless following forcible and violent entry;
  - b) **money** in meters or telephones;
  - c) liability for **mobile phones**, their accessories or related costs.

- 10. Loss of frozen food**  
**We** will pay to replace frozen food destroyed following a loss of power caused by breakdown of the freezer or a power cut.

- We** will not pay for:
- a) any amount in excess of £150;
  - b) any loss caused by accidental termination of power to the freezer;
  - c) any loss if the gas or electricity is cut off because **you** have not paid a bill.

- 11. Personal liability**  
**We** will pay for sums which **you** become legally liable to pay, including costs and expenses incurred with **our** consent, in defence of a claim for damages as a result of:
- accidental death or bodily injury to any person not being a member of **your** family or **your** household or residing with **you**;
  - damage to property not belonging to **you** or in the charge or control of **you** or a member of **your** family happening in the **United Kingdom** during the **period of insurance**.

**We** will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by **us** in writing.

If **you** die, **your** legal personal representatives will have the protection of this cover for liability incurred by **you**.

- We** will not pay for:
- a) any amount in excess of £1,000,000 in respect of any number of claims arising out of one event;
  - b) any liability in respect of:
    - accidental death or bodily injury to **you** or any member of **your** family or any person who lives with or is employed by **you**
    - damage to property owned by **you** or in the care or control of **you** or any member of **your** family or any person who lives with or is employed by **you**
    - any trade, profession, business or employment
    - any contract which **you** have entered into unless legal liability would have attached anyway
    - the ownership, possession or operation of:
      - **vehicles and craft**
      - any power operated lift
      - firearms, except shotguns or air guns used for sporting activity
    - the ownership or possession of:
      - horses while being used for hunting, racing or polo
      - pets which are not normally domesticated in the **United Kingdom**
      - a dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (Muzzling) Regulations (Northern Ireland 1991)
      - animals other than horses or domestic pets
    - the ownership, occupation, possession or use of any land or building

## No. What is covered

## What is not covered

### 11. Personal liability (continued)

We will not pay for any liability in respect of:

- any occurrence caused by, or arising out of, or contributed to by any tenancy, business, profession or occupation
- the transmission of any communicable disease arising directly or indirectly by **you** or any person living with **you**
- any wilful or malicious act by **you**
- racing of any kind other than on foot.

## Making a claim for your contents at the term time address

### What is covered

We will decide whether to repair or replace the damaged or stolen property; alternatively we may wish to pay in cash. Any cash payment will reflect our view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided. We will not under any circumstances replace the lost or damaged property with a model of a different type or of a higher specification, even if you are prepared to contribute to the additional cost. If the damage can be repaired, but repair or reinstatement is not carried out, we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the sum insured for **contents** covered under this section from the date of payment of any claim, unless we have given you written notice to the contrary before payment.

Further information on the cover this policy provides for specific types of **contents** is listed in the following sections.

### Cover limit

- a) The total sum insured for all **contents** is a maximum of £4,000.
- b) We will not pay more than the value stated under What is not covered in Additional benefits 1 to 11.
- c) We will not pay more than £2,000 for each of the following:
  - **portable computer and gaming equipment;**
  - desktop computer equipment.
- d) We will not pay more than £1,000 for each of the following:
  - **sports equipment;**
  - musical instruments;
  - audio equipment, including TVs, DVD players, **hi-fi equipment** and other similar items.
- e) We will not pay more than £750 for **photographic equipment.**
- f) We will not pay more than £500 for:
  - **valuables;**
  - CDs, DVDs, videos and records.
- g) We will not pay more than:
  - £250 for any single article of clothing;
  - £150 for **computer accessories.**

Further information on cover limits for specific types of **contents** is listed in the following sections.

## Section 2 – Items taken outside your room - portable computer and gaming equipment

### What is covered

**We** will pay for accidental damage, fire, theft or loss of **portable computer and gaming equipment** whilst away from the **term time address** occurring in the **United Kingdom** and for up to 30 days anywhere in the world.

### What is not covered

**We** will not pay for:

- a) the first £50 of each and every claim;
- b) any **portable computer and gaming equipment** not belonging to **you**;
- c) electrical or mechanical breakdown;
- d) theft from any private motor vehicle;
- e) loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- f) items left **unattended** at any time in a place to which the public has access;
- g) any costs following rebuilding of software data;
- h) compact disc programmes;
- i) fax machines;
- j) any software or software manuals;
- k) any theft or damage covered by another policy;
- l) any claim unless evidence that **you** own the **portable computer and gaming equipment** can be provided;
- m) theft of **portable computer and gaming equipment** from anywhere other than the **term time address** or **permanent home address** unless following forcible and/or violent entry or exit;
- n) **mobile phones**.

## Making a claim for items taken outside your room - portable computer and gaming equipment

### What is covered

**We** will decide whether to repair or replace the damaged, lost or stolen property; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the theft or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided. **We** will not under any circumstances replace the lost or damaged property with a model of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost.

If the damage can be repaired, but repair or reinstatement is not carried out, **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

The sum insured under this section will be reduced by the amount of any claim payment made under this section. If **you** wish **us** to reinstate the sum insured on a replacement item, **you** may do so by advising **us** and paying any required additional premium. If **you** do not, then any replacement item(s) will not be covered.

### Cover limit

**We** will not pay more than £500 for any claim.

## Section 3 – Items taken outside your room - contents

### What is covered

**We** will pay for loss or theft of or accidental damage to **contents** belonging to **you** away from the **term time address** occurring in the **United Kingdom**.

### What is not covered

**We** will not pay for:

- a) the first £50 of each and every claim;
- b) any property not belonging to **you** or for which **you** are not legally liable;
- c) theft from a parked motor vehicle, except as described in Section 1 – Your contents at the term time address, Additional benefits 3 (Transit at the beginning and end of a college term);
- d) items left **unattended** at any time in a place to which the public has access;
- e) any of the following:
  - loss of or damage to **sports equipment** or sports clothing whilst in the course of play or use
  - breakage of skins and strings or scratching, bruising or denting of musical instruments
  - breakage of glass (other than lenses) or article of a brittle nature (other than jewellery), scratching or denting
  - damage to guns by internal explosion;
- f) any claims outside of the **United Kingdom**.

## Making a claim for items taken outside your room - contents

### What is covered

**We** will decide whether to repair or replace the damaged, lost or stolen property; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage. If the same specification or model is unavailable, a new one of similar specification will be provided. **We** will not under any circumstances replace the lost or damaged property with a model of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost. If the damage can be repaired, but repair or reinstatement is not carried out, **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

The sum insured under this section will be reduced by the amount of any claim payment made under this section. If **you** wish **us** to reinstate the sum insured on a replacement item, **you** may do so by advising **us** and paying any required additional premium. If **you** do not, then any replacement item(s) will not be covered.

### Cover limit

- a) **We** will not pay more than £500 for any claim.
- b) **We** will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and **college** property on loan.

## Section 4 – Bicycle cover

### What is covered

**We** will pay for theft of **your bicycle** and fixed **bicycle** accessories anywhere in the **United Kingdom**.

### What is not covered

**We** will not pay for:

- a) the first £50 of each and every claim;
- b) any **bicycle** used professionally or for any trade or business purposes, except commuting;
- c) **bicycles** on loan;
- d) theft when **your bicycle** is left **unattended** and not inside a locked building unless the **bicycle** is secured to an immovable object by a security device through the frame of the **bicycle**;
- e) theft if **your bicycle** is left outside of a locked building for a period of 24 hours or more unless stored in a designated cycle storage on campus for not more than 30 days;
- f) **bicycle** accessories or **bicycle** parts unless the **bicycle** is stolen at the same time;
- g) damage while the **bicycle** is being used for racing, pace making or trials;
- h) any bicycle with a motor;
- i) any theft unless reported to the police.

## Making a claim for bicycle cover

### What is covered

**We** will decide whether to repair or replace the damaged or stolen **bicycle**; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If **your bicycle** is stolen and not recovered or damaged beyond economical repair, **we** will replace it if it is less than 3 years old. If **your bicycle** is over 3 years old, **we** will settle **your** claim in cash less a deduction for depreciation.

If the same specification or model of **bicycle** is unavailable, a new model of a similar specification will be provided.

The sum insured under this section will be reduced by the amount of any claim payment made under this section. If **you** wish **us** to reinstate the sum insured on a replacement **bicycle**, **you** may do so by advising **us** and paying any required additional premium. If **you** do not, then any replacement item(s) will not be covered.

### Cover limit

**We** will not pay more than £400 for any **bicycle** including accessories.

## Section 5 – Items left in your room during the holidays

### What is covered

**We** will pay for theft of or damage to **your contents** in the **term time address** whilst **unoccupied** during **vacations** for a maximum of 30 consecutive days.

### What is not covered

**We** will not pay:

- a) the first £50 of each and every claim;
- b) more than £3,000 in total during the **period of insurance**;
- c) any loss by theft unless following forcible and violent entry to the **term time address**;
- d) any loss by theft unless reported to the police;
- e) for loss or damage to **contents** unless locked inside the **term time address** by key and only **you** have access;
- f) for loss or damage to **contents** if **your term time address** is not in a **designated student residence** and it is left **unoccupied** for a period of 4 consecutive days prior to the loss being discovered.

## Making a claim for items left in your room during the holidays

### What is covered

**We** will decide whether to repair or replace the damaged or stolen property; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided. **We** will not under any circumstances replace the lost or damaged property with a model of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost. If the damage can be repaired, but repair or reinstatement is not carried out, **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the sum insured for **contents** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

The sum insured under this section will be reduced by any claim payment for **portable computer and gaming equipment** covered under this section. If **you** wish **us** to reinstate the sum insured on a replacement item, **you** may do so by advising **us** and paying any required additional premium. If **you** do not, then any replacement item(s) will not be covered.

### Cover limit

- a) **We** will not pay more than the value stated under Section 1 – Your contents at the term time address, What is not covered under Additional benefits 1 to 11.
- b) **We** will not pay more than £3,000 in total during the **period of insurance**.
- c) **We** will not pay more than £2,000 for each of the following:
  - **portable computer and gaming equipment**;
  - desktop computer equipment.
- d) **We** will not pay more than £1,000 for each of the following:
  - **sports equipment**;
  - musical instruments;
  - audio equipment, including TVs, DVD and **hi-fi equipment** and other similar items.
- e) **We** will not pay more than £750 for **photographic equipment**.
- f) **We** will not pay more than £500 for:
  - **valuables**;
  - CDs, DVDs, videos and records.
- g) **We** will not pay more than:
  - £250 for any single article of clothing;
  - £150 for **computer accessories**.

## Section 6 – Accidental damage to your contents in the term time address

### What is covered

**We** will pay for accidental damage to **contents** belonging to **you** or for which **you** are legally liable whilst in the **term time address** during **college term** and during **college vacation** when the **term time address** is occupied by **you**.

### What is not covered

**We** will not pay:

- a) the first £50 of each and every claim;
- b) for any property not belonging to **you** or for which **you** are not legally liable;
- c) for any of the following:
  - breakage of skins and strings or scratching, bruising or denting of musical instruments
  - breakage of glass (other than lenses) or article of a brittle nature (other than jewellery), scratching or denting
  - damage to guns by internal explosion
  - accidental damage to landlords goods
  - damage to portable DVD players, portable CD and mini disc players, MP3/MP4 players, DVDs, CDs and mini discs;
- d) for any amount exceeding the cover limits detailed within **your** policy.

## Making a claim for accidental damage to your contents in the term time address

### What is covered

**We** will decide whether to repair or replace the damaged property; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided. **We** will not under any circumstances replace the lost or damaged property with a model of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost.

If the damage can be repaired, but repair or reinstatement is not carried out, **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

**We** will automatically reinstate the sum insured for **contents** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

### Cover limit

- a) **We** will not pay more than the total sum insured of £4,000 for accidental damage to **your contents** in **your term time address**.
- b) **We** will not pay more than £2,000 for each of the following:
  - **portable computer and gaming equipment**;
  - desktop computer equipment.
- c) **We** will not pay more than £1,000 for each of the following:
  - **sports equipment**;
  - musical instruments;
  - **audio equipment**, including TVs, DVD and **hi-fi equipment** and other similar items.
- d) **We** will not pay more than £750 for **photographic equipment**.
- e) **We** will not pay more than £500 for:
  - **valuables**;
  - CDs, DVDs, videos and records.
- f) **We** will not pay more than:
  - £250 for any single article of clothing;
  - £150 for **computer accessories**.

# Optional Extra Cover

## Section A – Mobile phone cover

### What is covered

We will cover the theft of **your mobile phone** from anywhere in the **United Kingdom**.

### What is not covered

We will not pay:

- a) the first £75 of each and every claim;
- b) more than £500 for any claim;
- c) for any theft of a **mobile phone** from the **term time address** unless following forcible and violent entry;
- d) for any theft of a **mobile phone** from the **term time address** unless the protective security measures listed under Minimum Security Conditions are put into full and effective operation, if specified on the **schedule**;
- e) any costs incurred following the theft of **your mobile phone**, such as unauthorised calls;
- f) for any loss suffered as a result of not being able to use the **mobile phone** or for any loss over and above the **replacement cost** of the **mobile phone** insured;
- g) for any claim unless the police and **your** network provider have been notified immediately of the theft of the **mobile phone**;
- h) for any **mobile phone** purchased outside of the **United Kingdom**.

## Making a claim for mobile phone cover

### What is covered

We will decide whether to repair or replace the damaged or stolen **mobile phone**; alternatively we may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost**.

If we decide to replace the **mobile phone** but the model is no longer available, we will replace it with as similar an item as possible, but not one of a higher specification.

We will not under any circumstances replace the **mobile phone** with a model of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost.

### Cover limit

We will not pay more than £500 for any claim.



## Section B – Musical instruments cover

### What is covered

**We** will pay for accidental damage to or theft of **your** musical instruments anywhere in the **United Kingdom**.

**We** will also pay the costs up to £100 of hiring a temporary replacement musical instrument whilst the insured item is undergoing repair or awaiting replacement.

### What is not covered

**We** will not pay for:

- a) the first £50 of any claim;
- b) any claim for damage to **your** musical instruments resulting from:
  - wear, tear or any gradually operating cause or deterioration, inherent or latent defect
  - wet or dry rot, mildew, frost, rust or corrosion
  - insects, vermin or woodworm
  - dyeing or restoration or any commercial process of cleaning or repairing
  - faulty design or workmanship or the use of faulty materials;
- c) accessories or parts unless the instrument is damaged or stolen at the same time;
- d) breakage of strings and/or reeds and/or drum heads;
- e) damage arising from electronic, electrical or mechanical breakdown, failure or derangement;
- f) damage caused by:
  - climatic or atmospheric conditions
  - dampness, dryness, shrinkage, contamination or extremes of temperature
  - effects of sunlight, fading, changes in colour, texture or finish
- g) theft by any person or persons to whom the property is entrusted;
- h) theft of or damage to **your** musical instruments whilst left in an **unattended** vehicle;
- i) delay, confiscation, nationalisation or detention by Customs or other government or public authority;
- j) depreciation or diminution in the value of the musical instruments following repair;
- k) any losses or costs that are not directly associated with the incident that caused **you** to claim, unless specifically stated in this policy;
- l) theft of or damage to the musical instruments occurring at any place of entertainment where they have been left overnight, unless handed to the proprietor or manager of the place of entertainment for safe keeping and locked away in secure storage with any installed security devices in operation;
- m) damage to the musical instruments sustained in transit unless they are securely packed in a purpose designed, rigid bodied case;
- n) accidental damage to cymbals.

## Making a claim for musical instruments cover

### What is covered

**We** will decide whether to repair or replace the damaged or stolen property; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the theft or damage.

If **your** musical instruments have been stolen and not recovered or are damaged beyond economical repair, **we** may decide to arrange a replacement. If the same model is unavailable, a new one of equivalent specification will be provided based upon the catalogue price of such an equivalent item at the start of the current **period of insurance**. For any other musical instrument not currently catalogued, then a replacement will be based upon the market value of the musical instrument at the start of the current **period of insurance**.

**We** may ask for a written valuation from a professional and competent person, made not more than 12 months prior to the commencement date and a photographic record of the front and back of the item, together with any receipts.

### Cover limit

**We** will not pay more than £1,000 for any claim.

## Section C – Sports equipment cover

### What is covered

**We** will pay for accidental damage to or theft of **your sports equipment** anywhere in the **United Kingdom**.

### What is not covered

**We** will not pay for:

- a) the first £50 of any claim;
- b) any damage caused while the **sports equipment** is in the course of play or use;
- c) any loss by theft unless following forcible and violent entry to the **term time address** or where the equipment is being stored during a **sporting event**;
- d) any damage caused in transit unless the **sports equipment** has been properly secured;
- e) any damage caused by wear and tear;
- f) theft by any person or persons to whom the property is entrusted;
- g) any damage caused by animals, pests or vermin;
- h) delay, confiscation, nationalisation or detention by Customs or other government or public authority;
- g) loss or damage arising from electronic, electrical or mechanical breakdown or failure;
- h) theft of or damage to **your sports equipment** whilst left in an **unattended** vehicle.

## Making a claim for sports equipment cover

### What is covered

**We** will decide whether to repair or replace the damaged or stolen **sports equipment**; alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost**.

If **we** decide to replace the property, but the item is no longer available, **we** will replace it with as similar an item as possible, but not one of a higher specification.

**We** will not under any circumstances replace the property with items of a different type or of a higher specification, even if **you** are prepared to contribute to the additional cost.

### Cover limit

- a) **We** will not pay more than £1,000 for any claim.
- b) **We** will not pay more than £250 for a single article of clothing.
- c) **We** will deduct an amount for wear and tear and depreciation in respect of clothing.

# Minimum Security Conditions

## To be undertaken if specified on the schedule

- a) All doors and windows to the **term time address** must be secured as follows:
- five lever mortise deadlocks, to British Standard 3621, on all outside doors  
or  
built-in deadlocking cylinder locks and security bolts  
or  
multi-point locking in at least three places if the door is double-glazed;
  - mortise security bolts or other key operated locks, to British Standard 3621, fitted at the top and bottom of each portion of French windows or double-sliding patio doors;
  - key operated window locks fitted to all opening sections of the basement, ground floor or easily accessible windows.
- b) Whenever there is no authorised person in the **term time address**, all locks and security bolts must be locked and all keys removed from the locks or bolts and hidden from view.
- c) When **you** or an authorised person is in the **term time address**, all locks and security bolts must be locked and secured overnight.

**We** will not provide any cover for loss or damage arising from theft or attempted theft unless the security conditions listed above are put into full and effective operation whenever the **term time address** is left without an authorised person or when **you** are asleep. This does not apply to locks on the windows of rooms where **you** or other persons authorised to be in the property are sleeping.

# General Exclusions

These exclusions apply to the whole policy

We will not pay for the following:

- a) indirect loss of any kind;
- b) the cost of replacing any undamaged item just because it forms a part of a set or a suite, or one of a group of items of a similar design, type or colour;
- c) any claim arising directly or indirectly from an act of terrorism. Terrorism can be defined as preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination;
- d) any reduction in the value of the insured item or property following restoration, repair or replacement;
- e) any loss or damage that occurs outside of the **period of insurance** that is covered by this policy;
- f) loss or damage to any item or property more specifically covered by another policy, or where another insurance is in force covering the same loss or liability;
- g) **vehicles and craft**;
- h) contact lenses and dentures;
- i) deeds and documents other than driving licences, passports or proof of age cards;
- j) pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**. We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from fixed domestic water or heating systems;
- k) any claim arising from:
  - deliberate, malicious or criminal acts by **you** or **your** family, or by any other person lawfully in the **term time address** or **your permanent home address**
  - any gradual causes including deterioration or wear and tear
  - fungus, wet or dry rot, mildew, climatic or atmospheric conditions, frost
  - insects or vermin
  - chewing, scratching, fouling or tearing by pets
  - electrical or mechanical breakdown
  - war, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not), rebellion, insurrection, military or usurped power
  - faulty design, workmanship or materials
  - ionising radiation, nuclear fuel, radioactivity, nuclear waste or equipment
  - pressure waves from aircraft and other flying objects at or above the speed of sound.

# General Conditions

These conditions apply to the whole policy

## 1. Your duty to disclose information

If **we** obtain evidence which suggests that **you** were careless in providing **us** with the information **we** have relied upon in setting the terms of this insurance **we** may:

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance.

If **we** establish that **you** deliberately or recklessly provided **us** with false information we may:

- treat this insurance as if it never existed;
- decline all claims; and
- retain the premium.

## 2. Your duty to prevent loss or damage

**You** must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property or items insured under this policy in good condition. **Your** policy is intended to cover **you** against unforeseen events like fire or theft. It does not cover wear and tear or damage that occurs gradually over a period of time.

## 3. Change in circumstance

**You** must tell **us** as soon as possible about any changes in the information **you** have provided to **us** which happens before or during any **period of insurance**. **We** will tell **you** if such change affects **your** insurance and, if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change, it may affect any claim **you** make or could result in **your** insurance being invalid.

## 4. Proof of value and ownership

It is **your** responsibility to prove any loss. Therefore, **we** recommend that **you** keep receipts, photographs, valuations, instruction booklets and guarantee cards to help with **your** claim.

## 5. Claims

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this policy, **you** must:

- tell the police immediately about any property which has been lost, stolen or maliciously damaged, and obtain a crime reference number;
- contact **us** as soon as reasonably possible and provide all of the information that **we** need, giving **us** assistance as **we** may reasonably require;
- do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is then returned to **you**;
- call **us** if **you** receive any information or communication about the event or cause;
- avoid discussing liability with anyone else without **our** permission.

**We** are entitled in the event of any loss or damage to an item or property to enter the building where the loss or damage has occurred and to take and keep possession of all such items or property and to deal with the salvage in a reasonable manner. **You** must not abandon any property.

**We** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim.

**We** can choose to settle **your** claim by:

- replacing;
- reinstating;
- repairing; or
- payment.

If **we** are able to replace property, any replacement will be on a like-for-like basis or based on the nearest equivalent available in the current market and payment will be limited to the **replacement cost** by **our** preferred supplier. A deduction for wear and tear will apply for clothing and household linen.

## 6. Fraudulent claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which **you** knew about or deliberately caused

**we**:

- will not pay the claim and all cover under this policy will cease;
- will not pay any other claim which has been or will be made under the policy;
- may at **our** option declare the policy void;
- will be entitled to recover from **you** the amount of any claim **we** have already paid under the policy since the last renewal date;
- will not return any premiums **you** have paid; and
- may inform the police.

## 7. Cancellation

**Your** right to change **your** mind.

**You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

**You** may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** providing **you** have not made a claim.

**We** may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** providing **you** have not made a claim.

## Making a Claim

If **you** need to make a claim:

- check **your** policy booklet and **your schedule** to see if **you** are covered;
- tell the police immediately about any property which has been lost, stolen or maliciously damaged, and obtain a crime reference number;
- contact **us** on 0844 412 4266 as soon as reasonably possible and provide all of the information that **we** need, giving **us** assistance as **we** may reasonably require. **We** will register **your** claim and tell **you** what to do next;
- do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is then returned to **you**;
- call **us** if **you** receive any information or communication about the event or cause;
- avoid discussing liability with anyone else without **our** permission.

## How to Complain

**We** aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if **you** are unhappy with the service that **we** provide, **you** should firstly contact:

Adrian Flux Insurance Services, East Winch Hall, East Winch, King's Lynn, Norfolk PE32 1HN  
Phone: 0844 888 5511

If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.

If the matter remains unresolved, it may be referred to:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA  
Phone: 020 7327 5693 Fax: 020 7327 5225 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

These procedures do not affect **your** right to take legal action.