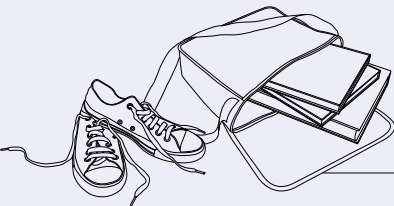


S T U D E N T C O V E R

student possessions insurance



STUDENT INSURANCE SERVICE DIRECT LIMITED
STUDENTCOVER POSSESSIONS INSURANCE

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**PLEASE READ YOUR SCHEDULE CAREFULLY IN CONJUNCTION
WITH THIS DOCUMENT TO ENSURE THE COVER MEETS YOUR
REQUIREMENTS AND THAT IT IS FULLY UNDERSTOOD. IF IN ANY DOUBT,
PLEASE CONTACT YOUR BROKER.**

**You are entitled to cancel this insurance by contacting
Your Broker within 14 days of receiving these documents.
Provided You have not made a claim We will refund the premium.**

Who is SIS Direct Ltd?

SIS Direct Limited is an insurance intermediary specialising in the insurance of homes let to students, and student possessions. **SIS Direct Limited** is an appointed representative of **Advent Insurance Services Limited**.

Who is Advent Insurance Services Limited?

Incorporated in 1998, **Advent** is an independent Underwriting Agency, authorised and regulated by the Financial Services Authority, Register No: 311694. The written authority (which number is shown in the **Schedule**) allows **Advent** to sign and issue this Certificate on behalf of underwriters whose syndicate numbers are given in the authority.

Who are the underwriters?

This insurance is underwritten by the insurer stated in **Your Schedule**. Insurers are authorised and regulated by the Financial Services Authority.

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

Notice to the Insured

This insurance will be governed by English law, unless **You** live in Scotland in which case the law of Scotland will apply. **We** aim to provide a high standard of service. However, if **You** have any complaint **You** should write to:

The Chief Executive
Advent Insurance Services Limited
PO Box 16
Cheltenham
GL52 8WU

If **Your** complaint is not dealt with to **Your** satisfaction, **You** should refer it to the Policyholder and Market Assistance Department, at Lloyd's. Their contact details are:

Policyholder and Market Assistance
Lloyd's Market Services,
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

If **You** are still not satisfied **You** may ask the Financial Ombudsman to review **Your** case. The address is:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall
London
E14 7HQ

Following these procedures will not affect **Your** right to take legal action.
In all communications the certificate number appearing in the **Schedule** should be quoted.

Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** cannot meet **Our** obligations to **You** under this contract. Information about the Compensation Scheme arrangements is available from the Financial Services Compensation Scheme, www.fscs.org.uk

Your insurance

Your insurance **Cover** is a combination of

- the **Cover** wording in this insurance document
- the **Schedule** which will have been sent to **You** with this insurance document

Cover Sections in this document are only operative if stated on **Your Schedule**

The **Schedule** indicates

- the **Cover Sections** chosen
- the **Sums Insured**
- any special terms conditions or **Endorsements** which may apply to **Your Cover**
- a security warranty where appropriate
- **Advent's** address, fax and telephone numbers

How to read Your insurance documents

The following applies to all Sections:

This is **Your** Studentcover insurance document. It explains what is or is not covered, although **You** will have to refer to **Your Schedule** to see which **Cover Sections** **You** have selected and therefore which are operative in **Your** case.

We have designed this insurance document to help **You** understand the **Cover** provided.

“What is covered”

This text is printed in black and gives detailed information on the **Cover** provided

“What is not covered”

This text is printed in blue, opposite **Cover** details to draw **Your** attention to what is not covered.

Our contract with You

In return for payment of the premium shown in the **Schedule**, **We** agree to insure **You** subject to the terms and conditions contained in or **Endorsed** in this insurance against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the **Period of Insurance** shown in the **Schedule**.

When drawing up this insurance **We** have relied on the information and statements which **You** have provided on the **SIS Direct** Student Possessions website: SISDIRECT.CO.UK.

The insurance relates only to those **Sections** of this insurance document which are shown in the **Schedule** as being included.

The insurance is for a period of 12 months. In addition to the premium there will be a charge for Insurance Premium Tax at the current rate plus an Administration Fee charged by **Advent**, as stated on **Your Schedule**.

Changes in Your circumstances

You must tell **SIS Direct Ltd** as soon as possible about any change which may affect **Your Cover**. If **You** are unsure about the importance of any change please ask **SIS Direct Ltd**. THIS INSURANCE MAY BE INVALID IF **YOU DO NOT INFORM US OF ANY:**

- change of **Risk Address**
- move from one **Hall of Residence** to another
- bankruptcy declaration or conviction for arson or any other offence involving dishonesty of any kind

Contracts (Rights of Third Parties)

A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Data Protection Act 1998

It is understood by **You** that any information provided to **Us** regarding **You** will be processed by **Us** 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.

The meaning of key words

So as to avoid repeating explanations **We** use key words such as **Risk Address** and **University** as well as frequently referring to **We** and **You** in order to explain the **Cover**. The following key words or phrases listed below in alphabetical order have the same meaning whenever they appear and will always be shown **bold** and with an initial capital letter so as to remind **You** of their importance.

Accidental Damage – damage caused by violent external means

Advent – Advent Insurance Services Ltd

Bodily Injury – Bodily Injury includes death or disease

Cause – a cause of loss or damage listed at the beginning of **Sections 1-5**

Contents – these are defined at the beginning of **Section 1**

Cover/Cover Sections/Sections – refers to those sections of this document which appear on the **Schedule** and which are operative in **Your** case

Endorsement – a change to the terms and conditions of this insurance which appears on **Your Schedule**

Excess – the amount which **You** pay for any one incident under each **Section** of **Your** insurance and which is deducted from **Your** claim settlement. This amount is be stated on **Your Schedule**

Forcible and Violent Entry – that which is evidenced by visible damage to part of a building at the point of entry or exit

Hall of Residence – Hall of Residence or other accommodation for students which is managed by the **University** accommodation officer/ provider which is shown in the **Schedule** as **Your Risk Address**

Money – the following items all belonging to **You**

- cash bank or currency notes in current use
- cheques travellers cheques bankers drafts postal or money orders
- postage stamps in current use and not forming part of a collection
- gift vouchers

Occupied – any time when **You** or a fellow tenant are resident overnight in the **Risk Address**

Period of Insurance – the period starting and ending on those dates shown in **Your Schedule**

Permanent Home Address – **Your** parent's or legal guardian's home address within the **United Kingdom**

Personal Effects – property normally worn or used and in either case carried about the person

Risk Address – the room or rooms occupied by **You** at the address shown in the **Schedule** as **Your Risk Address**

Schedule – the document which details **Cover Sections** operative **Your Sums Insured** and specific details of **Cover** which apply to **You**

SIS Direct – Student Insurance Service Direct Limited

Sum(s) Insured – the amount of **Cover** stated in **Your Schedule** for the **Cover Section** concerned

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

University – the university, university-college or college at which **You** are a full time student

University Property – **University** library books and department items

- on loan to **You**
- kept under **Your** custody and control
- for which **You** are legally liable

University Term – the periods of full academic activity as defined by **Your University** or **University** department

Vacation – the periods between **University Terms** when **You** are not expected nor required to attend **University**

Valuables – items of gold silver or other precious metal jewellery and watches

We/Us/Our – the insurer stated in **Your Schedule**

You/Your/the Insured – the person named in the **Schedule**

Section 1 – Cover for Contents in the Risk Address

Your Schedule will show Your chosen **Sum Insured** under this **Section**

The value of the **Contents** must not exceed the **Contents Sum Insured** shown on **Your Schedule**. **We** will not pay more in total than the **Sum Insured** shown on **Your Schedule** for any one claim (less the **Excess**).

The following limits apply

We will not pay more than:

- £500 for **Valuables**
- £50 for **Money**
- £750 for audio equipment
- £500 for CDs DVDs mini discs records cartridges audio and video cassettes
- £500 for photographic equipment (including film slides negatives and photographic print) and accessories video cameras and camcorders

in total during the **Period of Insurance**

What are Contents

- All of the following items are included provided that
- 1) they belong to **You** or **You** are legally responsible for insuring them under a written agreement
 - 2) they are kept in **Your** custody and control
 - 3) they are primarily used for private purposes
 - household goods
 - clothing
 - **Personal Effects** whilst in the **Risk Address**
 - **Valuables** whilst in the **Risk Address**

What is not covered

- a) Motor vehicles watercraft caravans and trailers
- b) Parts accessories tools fitted radios and cassette players designed or intended for items listed under a) above
- c) Any loss from a private motor vehicle
- d) Contact lenses
- e) Mobile phones their accessories and related costs
- f) Computer apparatus of any description including discs games and software
- g) Games consoles, their accessories and games
- h) Pedal cycles and their accessories
- i) Any loss damage or liability excluded under 'What is not covered by **Sections 1 – 5**' on Pages 14 and 15 of this insurance
- j) Property more specifically insured by this or any other insurance
- k) Any living creature
- l) Loss or damage to rented household goods unless supported by an original rental agreement in **Your** name
- m) Tickets and identity cards
- n) Documents of any kind

Contents Cover in the Risk Address

What is covered

This **Section** covers loss or damage to **Your** Contents while they are in the **Risk Address**, as a direct result of the following **Causes**:

What is not covered

- a) The **Excess** stated on **Your Schedule**
- b) Any amount in excess of £500 for loss or damage occurring in the **Risk Address** during **Vacation** when not **Occupied** for more than 5 consecutive days unless
 - (i) the **Risk Address** is a **Hall of Residence** or
 - (ii) an additional premium has been paid for **Vacation Cover** (as confirmed on **Your Schedule**)

Fire explosion lightning earthquake smoke

Loss or damage caused by smog, agricultural or industrial operations or any gradual process

Storm or Flood

Loss or damage caused only by a change in the water table

What is covered	What is not covered
Riot civil commotion strike labour and political disturbances malicious persons or vandals	
Theft or attempted theft	Any theft caused by deception
Escape of water or oil from any fixed water or heating installation or domestic appliance	Loss or damage occurring after the Risk Address has not been Occupied for more than 30 consecutive days
Subsidence or heave of the site beneath the buildings or landslip	
Impact with the buildings involving a vehicle train or animal, aircraft or aerial device or anything falling from them	Damage caused by domestic animals or pets, or insects or vermin
Falling aerials satellite dishes their fittings or masts	Loss or damage to the aerial satellite dish fittings or mast
Falling trees or branches	Loss or damage by trees being cut down or back

Extra benefits included with Contents Cover

What is covered	What is not covered
<p>Contents temporarily away from Your Risk Address We will pay for loss or damage to Contents by an insured Cause while removed from Your Risk Address to:</p> <ol style="list-style-type: none"> 1) Your Permanent Home Address 2) any occupied private dwelling 3) any other building where You are temporarily residing 	<ol style="list-style-type: none"> a) Any amount in excess of 20% of Your Sum Insured b) Any loss by theft unless following Forcible and Violent Entry except in Your Permanent Home Address c) Any loss outside the United Kingdom
<p>Storage in a Hall of Residence during a Vacation We will pay for loss or damage by an insured Cause to Contents while in secure storage in a Hall of Residence during Vacation</p>	
<p>Hall of Residence utility areas We will pay for loss or damage by an insured Cause to Contents removed from Your room to any</p> <ol style="list-style-type: none"> 1) kitchen or utility room 2) shower room bathroom or toilet in the Hall of Residence where You reside 	Any amount in excess of £200 for theft unless following Forcible and Violent Entry
<p>Liability for public service equipment We will pay any cost for which You are liable under the terms of an agreement in Your name for loss or damage by an insured Cause to</p> <ol style="list-style-type: none"> 1) gas electricity and water meters 2) non portable phone equipment in Your Risk Address 	<ol style="list-style-type: none"> a) Any amount in excess of £150 b) Money in meters or telephones c) Any portable telephone d) Loss by theft unless following Forcible and Violent Entry
<p>University Property on loan We will pay for loss or damage by an insured Cause to University Property on loan to You while</p> <ol style="list-style-type: none"> 1) in Your Risk Address 2) in Your Permanent Home Address 3) in Your University buildings 	<ol style="list-style-type: none"> a) Any amount in excess of £250 b) Any liability not supported by an invoice from Your University c) Any property unless it is in Your custody and control

What is covered

Money and credit cards

We will pay for

- 1) Loss or damage to **Money** by a insured **Cause** in **Your Risk Address**
- 2) **Your** liability to a credit card company arising out of loss and subsequent fraudulent use of any credit card issued to **You** within the **United Kingdom**

Tenants liability for fire and theft

We will pay any amount **You** become legally liable to pay as damages in respect of theft or fire damage to landlords property in **Your** custody and control for which **You** are legally responsible under the terms of a legally binding tenancy agreement

Liability to the public

We will pay any amount 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

- 1) **Bodily Injury** by accident
- 2) Damage to property happening 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 cover under this benefit for liability incurred by **You** for an event covered

Under this benefit the cover limit is £5,000,000 inclusive of all damages costs and expenses

What is not covered

- a) Any loss of **Money** by theft unless following **Forcible and Violent Entry**
- b) Any amount in excess of £50 for Money or £500 following fraudulent use of a credit card
- c) Any loss of a credit card unless reported as soon as reasonably possible to the credit card company concerned

Any amount in excess of £1,000 in any **Period of Insurance**

- a) Any amount in excess of £5,000,000 where damages are payable for any claim or claims arising from one event
- b) Liability in respect of
 - 1) **Bodily Injury** to any member of **Your** family or any person who at the time of sustaining such injury is residing with **You** or in **Your** service
 - 2) damage to property in **Your** care or in the care of any member of **Your** family or any person who is residing with **You** or in **Your** service
 - 3) any trade profession occupation business or employment connected with **Your** studies
 - 4) the ownership possession or operation of
 - (i) any vehicles or craft
 - (ii) or use of any land or
 - (iii) any animal
 - 5) **You** or any person who is residing with **You** passing on any communicable disease
 - 6) any deliberate or malicious act by **You**
 - 7) any contract which **You** have entered into unless legal liability would have attached anyway
 - 8) any tenancy

Section 2 – Extra Cover for Valuables and Personal Effects

Your Schedule will show whether You have chosen this Section and Your Sum Insured.

We will not pay more in total than the Sum Insured shown on Your Schedule for any one claim (less the Excess).

The following limit applies

We will not pay more than:

- 25% of the Sum Insured, for any one item (or items making up a pair or set)
-

What is covered

We will pay for accidental loss of or **Accidental Damage** to

- **Valuables**
 - **Personal Effects**
 - clothing
 - photographic equipment
- owned by You, arising in or away from the **Risk Address**, but within the **United Kingdom**.

What is not covered

- a) The **Excess** stated on **Your Schedule**
- b) Any loss damage or liability excluded under 'What is not covered by Sections 1 – 5' on Pages 14 and 15 of this insurance
- c) Motor vehicles watercraft caravans and trailers
- d) Parts accessories tools fitted radios and cassette players designed or intended for items listed under c) above
- e) Contact lenses
- f) Mobile phones their accessories and related costs
- g) Computer apparatus of any description including discs games and software
- h) Pedal cycles and their accessories
- i) Property more specifically insured by this or any other insurance
- j) Any living creature
- k) Loss or damage to rented household goods unless supported by an original rental agreement in **Your** name
- l) Tickets and identity cards
- m) Documents of any kind
- n) Loss or damage occurring in the **Risk Address** during **Vacation** when not **Occupied** for more than 5 consecutive days unless
 - (i) the **Risk Address** is a **Hall of Residence** or
 - (ii) an additional premium has been paid for **Vacation Cover** (as confirmed on **Your Schedule**)
- o) Theft from a private motor vehicle
- p) Any loss or damage occurring outside the **United Kingdom**
- q) Damage caused by wear or tear, depreciation, rust, corrosion or damp
- r) Damage caused by any process of cleaning, altering or repairing, mechanical electrical or hardware breakdown, software failure or loss of value

Section 3 – Cover for computer equipment

Your Schedule will show whether **You** have chosen this **Section** and **Your Sum Insured**.

We will not pay more in total than the **Sum Insured** shown on **Your Schedule** for any one claim (less the **Excess**).

What are Contents

We will pay for loss of or **Accidental Damage** to computer equipment including

- discs
- games consoles and games
- software
- printers

owned by **You** and arising within the **United Kingdom**

What is not covered

- The **Excess** stated on **Your Schedule**
- Loss or damage occurring in the **Risk Address** during **Vacation** when not **Occupied** for more than 5 consecutive days unless
 - the **Risk Address** is a **Hall of Residence** or
 - an additional premium has been paid for **Vacation Cover** (as confirmed on **Your Schedule**)
- The cost of replacing data and software which has not been purchased commercially
- Theft from a private motor vehicle
- Damage caused by wear or tear depreciation rust corrosion damp or gradually developing deterioration
- Damage caused by any process of cleaning alteration or repair, mechanical, electrical or hardware breakdown, failure of software or loss of value
- Cosmetic damage which does not affect the operation of the equipment
- Attack by any computer virus
- Any loss or damage or liability excluded under 'What is not covered by **Sections 1-5**' on Pages 14 and 15 of this insurance

Section 4 – Cover for pedal cycles and their accessories

Your Schedule will show whether **You** have chosen this **Section** and **Your Sum Insured**.

We will not pay more in total than the **Sum Insured** shown on **Your Schedule** for any one claim (less the **Excess**).

What is covered

We will pay for loss of or **Accidental Damage** to pedal cycles and their accessories owned by **You** and arising within the **United Kingdom**

What is not covered

- The **Excess** stated on **Your Schedule**
- Any loss damage or liability excluded 'What is not covered by **Sections 1 – 5**' on Pages 14 and 15 of this insurance
- Loss or damage occurring in the **Risk Address** during **Vacation** when not **Occupied** for more than 5 consecutive days unless
 - the **Risk Address** is a **Hall of Residence** or
 - an additional premium has been paid for **Vacation Cover** (as confirmed on **Your Schedule**)
- Theft of an unattended pedal cycle outside of the **Risk Address** unless
 - in a locked building or
 - attached by a security device to a permanently fixed structure
- Loss or damage while a pedal cycle is being used for racing pacemaking or trials
- Motor assisted pedal cycles

Section 5 – Mobile Phone cover

Your Schedule will show whether You have chosen this Section.

What is covered

We will pay for loss of, theft of or **Accidental Damage** to Your mobile phone arising within the **United Kingdom**.

What is not covered

- a) The **Excess** stated on **Your Schedule**
- b) Any loss damage or liability excluded 'What is not covered by Sections 1 – 5' on Pages 14 and 15 of this insurance
- c) Any mobile phone purchased outside of the **United Kingdom**
- d) Any loss or theft unless this has been reported to the Police and **Your** mobile phone airtime provider within 24 hours of the discovery of the theft
- e) Any theft from **You** unless force has been used or threatened
- f) Theft from a private motor vehicle
- g) Loss or damage occurring in the **Risk Address** during **Vacation** when not **Occupied** for more than 5 consecutive days unless
 - (i) the **Risk Address** is a **Hall of Residence** or
 - (ii) an additional premium has been paid for **Vacation Cover** (as confirmed on **Your Schedule**)
- h) Any damage caused by
 - (i) **You** deliberately damaging or neglecting the mobile phone
 - (ii) not following the manufacturer's instructions
- i) The cost of unauthorised calls
- j) Cosmetic damage which does not affect the operation of the handset
- k) Loss or damage caused by pets
- l) Damage caused by wear or tear depreciation rust corrosion damp or gradually developing deterioration
- m) Damage caused by any process of cleaning altering or repairing mechanical or electrical breakdown loss of value
- n) Any loss suffered as a result of not being able to use **Your** mobile phone
- o) Any cost incurred from **Your** mobile phone service provider
- p) Any cost of accessories, data cards, peripherals, downloads, ringtones or electrical connections and any loss caused by their use
- q) Any loss caused by a manufacturer's defect or recall of **Your** mobile phone
- r) Any amount over and above the replacement cost of **Your** mobile phone
- s) Loss or damage recoverable under the terms of any other guarantee warranty or insurance

How to make a claim

Advent will deal with all claims. Larger claims and certain types of claims may have to be referred to the underwriters. **You** must refer all correspondence and telephone enquiries to **Advent**, or **SIS Direct**.

Claims conditions and procedures

You should:

Check **Your** insurance document to see whether the **Cause** of the loss or damage is covered. **Your Schedule** will show which **Sections** are operative. Please remember that this insurance does not cover loss or damage which has been caused purely by wear and tear – it is not a maintenance contract.

Your duties in the event of a claim or possible claim under this insurance:

1. **You** must notify **SIS Direct** or **Advent** as soon as reasonably possible giving full details of what has happened. **SIS Direct** or **Advent** will issue a claim form for completion by **You**.
2. **You** must provide **SIS Direct** or **Advent** with written details of what has happened within 30 days and provide any other information **We** may reasonably require including proof of ownership and value.
3. **You** must immediately (within 5 days) forward to **SIS Direct** or **Advent**, if a claim for liability is made against **You**, any letter, claim, writ, summons or other legal document **You** receive.
4. **You** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **You** must not admit liability or offer or agree to settle any claim without **Our** written permission.
6. **You** must not abandon any property to **Us**, **SIS Direct** or **Advent**.

If **You** fail to comply with any of the above duties this insurance may become invalid.

How We deal with Your claim

1. Defence of claims – **We** may

- take full responsibility for conducting, defending or settling any claim in **Your** name.
- take any action **We** consider necessary to enforce **Your** rights or **Our** rights under this insurance.

2. Fraudulent claims

If **You**, or anyone acting on **Your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

3. **We** will

- deal with **Your** claim as quickly as possible, taking into account the nature of the claim and whether **We** have all information **We** may reasonably require
- in some cases arrange for an independent Chartered Loss Adjuster to discuss **Your** claim with **You**. When this is necessary, **We** will advise **You** of the name and address of the Loss Adjuster and monitor the progress of the claim for **You**.
- let **You** know if **We** need any more information where Loss Adjusters are not required.

Please do not worry if **We** arrange for a Loss Adjuster or member of staff to visit **You**. It is a normal claims procedure. **We** regret any delay which consideration of more complicated claims may cause.

How do We settle claims?

Section 1 – Contents

We will repair reinstate or replace the lost or damaged property or, at **Our** option pay in cash the amount of the loss or damage for all items other than clothing, household linen, rented household goods or **University Property** on loan where a deduction will be made for wear tear and depreciation. If an article has been totally lost or damaged beyond repair and is not replaced **We** will pay its value at the time of the loss or damage. If the damage can be repaired but the repair is not carried out **We** will pay the reduction in the value of the item resulting from the damage but not exceeding the estimated cost of repair.

We will not pay more in total than the **Sum Insured** or limit stated on **Your Schedule**, whichever is the lower amount after deduction of the **Excess**. If **You** are underinsured, which means the total cost of replacing the **Contents** at the time of loss or damage is more than **Your Sum Insured** for the **Contents**, then **We** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of replacing the **Contents**, **We** will only pay one half of the cost of repair or replacement.

We will automatically reinstate the **Sum Insured** under Section 1 from the date of payment of any claims unless **We** have given **You** written notice to the contrary before payment.

We shall not be liable for more than **Our** rateable proportion of any loss or damage or liability where there is other insurance providing the same cover.

Sections 2 - 4 – Valuables and personal effects, computer equipment, pedal cycles and their accessories

We will repair reinstate or replace the lost or damaged property or, at **Our** option pay in cash the amount of the loss or damage for all items other than clothing, household linen, rented household goods or **University Property** on loan where a deduction will be made for wear tear and depreciation. If an article has been totally lost or damaged beyond repair and is not replaced **We** will pay its value at the time of the loss or damage. If the damage can be repaired but the repair is not carried out **We** will pay the reduction in the value of the item resulting from the damage but not exceeding the estimated cost of repair.

We will not pay more in total than the **Sum Insured** or limit stated on **Your Schedule**, whichever is the lower amount after deduction of the **Excess**. If **You** are underinsured, which means the total cost of replacing any items at the time of loss or damage is more than **Your Sum Insured**, then **We** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of replacing the items, **We** will only pay one half of the cost of repair or replacement.

The **Sum Insured** and any payment limit in **Cover** will be reduced by the amount of any claim payment under **Sections 2 – 5**.

We shall not be liable for more than **Our** rateable proportion of any loss or damage or liability where there is other insurance providing the same cover.

Section 5 – Mobile phone cover

We will repair reinstate or replace the lost or damaged mobile phone or, at **Our** option pay in cash the amount of the loss or damage. If the mobile phone has been totally lost or damaged beyond repair and is not replaced **We** will pay its value at the time of the loss or damage. If the damage can be repaired but the repair is not carried out **We** will pay the reduction in the value of the item resulting from the damage but not exceeding the estimated cost of repair.

Following a total loss claim for a mobile phone, **Cover** can only be reinstated after payment of the appropriate additional premium.

Is there a limit to the number of claims that can be made?

There is no limit to the number of claims **You** can make but the amount **We** will pay may be limited (even after deduction of the **Excess**).

Limits which apply will be either:

1. a limit on the amount payable for each claim (but further claims would be paid up to the same limit) or
2. a limit on the total payable in any **Period of Insurance** (which means that no further **Cover** would apply until renewal once the limit was exhausted by one or more claims)

All limits are stated in this insurance document or **Your Schedule**.

What is not covered?

1. **Excess**

We will not pay the **Excess** stated in **Your Schedule** for any claim.

2. **Incidents prior to inception**

Any accident injury loss or damage occurring before the **Cover** under this insurance started.

3. **Malicious loss injury or damage**

Any injury loss or damage caused deliberately maliciously or wilfully by **You**.

4. **Reduction in value**

Any reduction in value of the property insured following repair or replacement paid for under this insurance.

5. **Loss or damage by deception**

Any loss or damage caused by deception.

6. **Business use**

Any property owned or held in trust in connection with any business profession or trade other than under Extra Benefit **University Property on Loan** included under **Section 1 – Contents**.

7. **Confiscation**

Any loss or damage caused by confiscation detention or seizure by

- a) customs police or other officials
- b) order of any court of law
- c) any statutory or regulatory authority.

8. **Pollution and contamination**

Loss, damage or liability from any kind of pollution and/or contamination other than

- a) caused by a sudden identified unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **Period of Insurance** at the **Risk Address** and
- b) reported to **Us** not later than 30 days from the end of the **Period of Insurance** in which case all pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

9. **Indirect loss or damage**

We will not pay for any losses that are not directly associated with the incident that caused **You** to claim, unless expressly stated in this insurance.

10. Radioactive contamination and nuclear assemblies

We will not pay for

- a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom;
- b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

11. War

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

12. Biological and chemical contamination

We will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- b) any legal liability of whatsoever nature;
- c) death or injury to any person directly or indirectly caused by or contributed to by or arising from biological or chemical contamination due to or arising from;
 - terrorism; and/or
 - steps taken to prevent, suppress, control or reduce the consequences of any actual attempted threatened, suspected or perceived terrorism

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

13. Electronic data

We will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - computer viruses, erasure or corruption of electronic data;
 - the failure of any equipment to correctly recognise the date or change of date

For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

14. Sonic bangs

We will not pay for any loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

15. Communicable disease

We will not pay for any liability arising directly or indirectly from the transmission of

- a) Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused
- b) any communicable disease

by You or any person living in the **Risk Address**

Please refer to the **General Conditions of this insurance on the next page.**

General conditions applying to all Sections

1. **Your duties** - IF **YOU** FAIL TO COMPLY WITH ANY OF THESE DUTIES THIS INSURANCE MAY BE INVALID.
 - a) **You** must take all reasonable steps to prevent loss, damage or an accident and do anything **You** can to recover any missing property
 - b) **You** must maintain all insured property in good repair
 - c) **You** must keep the **Sums Insured** at a level which represent the full value of replacing items as new under each **Section** with a deduction allowed only for clothing, household linen, rented household goods or **University Property** on loan
 - d) **You** must tell **SIS Direct LTD** as soon as possible about any change which may affect **Your Cover**. If **You** are unsure about the importance of any change please ask **SIS Direct Ltd**. THIS INSURANCE MAY BE INVALID IF **YOU** DO NOT INFORM US OF ANY:
 - change of **Risk Address**
 - move from one **Hall of Residence** to another
 - bankruptcy declaration or conviction for arson or any offence other than driving offences

2. **Cancellation**
 - a) **You** are entitled to cancel this insurance by contacting **SIS Direct** within 14 days of either:
 - the date **You** receive **Your** insurance documentation; or
 - the start of the **Period of Insurance**whichever is the later. Provided **You** have not made any claims, **We** will refund the premium.
 - b) **You** can also cancel this insurance at any time by contacting **SIS Direct**. **You** will be entitled to a pro rata refund of premium less **Advent's** Administration Fee stated on **Your Schedule** except where the notification of cancellation is received by **SIS Direct** less than four months prior to the expiry date of the insurance, when no refund will be made.
 - c) **We** can cancel this insurance by giving **You** 14 days notice in writing by Post Office Recorded Delivery to **Your** last known address. Any return premium due to **You** will depend on how long this insurance has been in force and will be less **Advent's** Administration Fee stated on **Your Schedule**.

