

Insurance for student contents

studentGuard
Student Contents Insurance

Insurance Product Information Document

Company: Thistle Insurance Services Limited **Product: Student Contents**

Guardcover is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Limited is part of the PIB Group.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The Schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen. This Policy is Underwritten by Great Lakes Insurance SE.

What is this type of insurance?

This student contents policy provides protection for student property and possessions. A summary of the key information can be found below.



What is insured?

Contents

- ✓ Loss or damage to your contents in your student accommodation, caused by events such as fire, theft, storm, flood, water or oil leaks and malicious damage.
- ✓ Loss or damage to your contents whilst in direct transit between your student accommodation and permanent home address caused by events such as theft, storm or flood and malicious damage.
- ✓ Loss or damage to your contents whilst in a designated utility area at your halls of residence accommodation caused by events as fire, theft, storm, flood, water or oil leaks and malicious damage.
- ✓ Theft or loss of keys.
- ✓ Frozen foods.
- ✓ Up to £5,000 Tenant's Liability.
- ✓ Theft of shopping whilst in transit back to your student accommodation.
- ✓ Theft or accidental damage to college library books and college property on loan, which you become legally liable for.
- ✓ Up to £5m Public Liability.
- ✓ Assault & mugging.

Optional Covers

Accidental Damage

- ✓ Accidental damage to your contents in your student accommodation.

Personal Possessions

- ✓ Theft or accidental damage cover to personal possessions inside your student accommodation and anywhere in the United Kingdom.
- ✓ Worldwide cover for up to 60 days per period of insurance.

Mobile Phone

- ✓ Theft or accidental damage cover to your mobile or smart phone inside your student accommodation and anywhere in the United Kingdom.
- ✓ Worldwide cover for up to 60 days per period of insurance.
- ✓ Up to £150 for unauthorised calls or data usage, originating within the United Kingdom, following the theft of your mobile or smart phone.



What is not insured?

Contents

- ✗ Any excess or depreciation
- ✗ Accidental Damage.
- ✗ Any single item that is more than 40% of your chosen contents sum insured value, as shown on your policy schedule.
- ✗ Valuables over £1,000 in total
- ✗ Any amount over £300 for the theft or attempted theft of any type of pedal cycle, e-bike or scooter stolen from inside your student accommodation.
- ✗ Loss or damage to any type of pedal cycle, e-bike, or scooter whilst outside of your student accommodation.
- ✗ Any amount over £250 for theft or loss of keys.
- ✗ Any amount over £300 for loss or damage to food in a freezer.
- ✗ Any amount over £200 for theft of shopping whilst in transit back to your student accommodation.
- ✗ Any amount over £200 for college library books and any amount over £500 for college property on loan.
- ✗ Any public liability claim based on damage to property which belongs to you or your family, or which they are looking after.
- ✗ Any public liability claim based on the ownership or use of drones or unmanned aerial vehicles.
- ✗ Any public liability claims arising out of the ownership of your home or land.
- ✗ Any public liability claims arising out of your or your family's profession, business or employment.
- ✗ Any assault and mugging claim in any country outside the United Kingdom.

Optional Covers

Accidental Damage

- ✗ Accidental damage to mobile or smart phones.
- ✗ Accidental damage occurring when the items are not inside your student accommodation.
- ✗ Accidental damage to clothing or contact lenses.

Personal Possessions

- ✗ Mobile or smart phones.
- ✗ Any single item that is more than 50% of your chosen Personal Possession sum insured value, as shown on your Insurance Schedule.

Mobile Phone

- ✗ More than 2 claims in any period of insurance.
- ✗ Any mobile or smart phone which is more than 4 years old from date of manufacture.
- ✗ Cosmetic damage to your mobile or smart phone which does not affect its operation.
- ✗ Unauthorised calls or data usage, after your mobile or smart phone has been stolen, if no phone lock code is installed.



Are there any restrictions in cover?

- ! Cover for valuables is limited to £1,000 in total.
- ! Theft of your contents is not covered when the student accommodation is without an occupant for any period of time and any ground floor or accessible door or window has been left open or unlocked.
- ! Any loss caused by electrical or mechanical breakdown to an insured item is not covered.
- ! Any loss or damage caused when your student accommodation has not been lived in for more than 60 days is not covered
- ! Any excess or depreciation is not covered.
- ! Where we agree to settle your claims, we may arrange for one of our suppliers to repair or replace the lost or damaged insured item.



Where am I covered?

- ✓ Cover applies within Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands.
- ✓ For items insured under the Personal Possessions and Mobile Phone options, cover also applies worldwide for up to 60 days per period of insurance.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium with a one-off payment or monthly, by direct debit.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for the period of insurance shown on your Schedule unless your policy is cancelled prior to this date.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim. Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

Important: If you pay for your policy by monthly instalments, you must pay the remainder of your monthly instalments or pay the remainder of the annual premium in full.

If you would like to talk to us about your policy, please call us on 0333 240 1750.