

# Insurance for student contents

## Insurance Product Information Document

### Company: Great Lakes Insurance UK Limited Product: Student Contents

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. This insurance is underwritten by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited, who is authorised by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is a summary of your cover. Full details of the terms and conditions are set out in the policy wording and associated policy documents.

The Schedule shows the information you have given to us, on which your quotation is based (including the premium to be paid) and the cover you have chosen.

### What is this type of insurance?

This student contents insurance policy covers your student property and possessions against loss or damage arising from specific events as set out in the policy wording. This insurance also includes public liability cover. 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.
- ✓ Cover for frozen foods.
- ✓ Up to £5,000 cover for 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 are legally liable for.
- ✓ Up to £5m Public Liability.
- ✓ Cover for 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 amount greater than 40% of Your Contents Sum Insured value shown on Your policy schedule for any single item of Contents.
- ✗ 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 claim for accidental loss.

##### 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.
- ✗ Any claim for accidental loss.



## 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 England, Scotland, Wales, Northern Ireland and the Isle of Man.
- ✓ 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 the basis on which the insurance policy has been offered. 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. In the event of a claim, you must notify us as soon as possible and in any event within 30 days of an event that may give rise to a claim.

You must follow our claims process and comply with the claims conditions set out in your policy documentation.



## When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments, 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, or contact us via email at [support@guardcover.co.uk](mailto:support@guardcover.co.uk) or in writing to studentGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB.