





## Welcome to Guardcover

### Thank you for insuring with us.

We have designed the studentGuard policy to provide cover for students who wish to insure their contents, personal possessions and mobile phones whilst they study and live in the United Kingdom.

Please take time to read your policy documents in full to make sure you understand the cover provided. Your policy is valid for the period of insurance, as shown on your policy schedule.

In return for the payment of your premium we will provide the insurance cover detailed in your policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the period of insurance.

## Changes to your circumstances

Please contact us at your first opportunity if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell us, you may find that you are not covered if you need to claim, or your claim may not be paid in full.

## Contact Us

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

## How to make a claim

If you need to make a claim, please call us on **0345 450 4993**. You can also refer to the claims section for further details.

## Your Cancellation Rights

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.

Thank you for choosing studentGuard.

We hope you are pleased with your cover and the service that we provide.

### The Guardcover Team



<b>Welcome to Guardcover</b>	<b>2</b>
<b>Definitions</b>	<b>4</b>
<b>Excess details</b>	<b>6</b>
<b>Policy Details: Section A - Basic Cover</b>	<b>7</b>
<b>Policy Details: Section B - Additional Inclusive Covers</b>	<b>9</b>
1. Accidental breakage of glass and mirrors	9
2. Transit at the beginning and end of a college term	9
3. Contents temporarily removed	9
4. Theft or loss of keys	9
5. Frozen foods	10
6. Tenant's liability	10
7. Loss of metered water and oil	10
8. Contents in the open	10
9. Shopping in transit	10
10. Rent and alternative accommodation	11
11. Liability for college library books and college property on loan	11
12. Designated halls of residence utility areas	11
13. Public liability	12
14. Court awards which have not been paid	12
15. Emergency access	13
16. Assault or mugging	13
<b>Optional Covers</b>	<b>15</b>
<b>How we settle your claims</b>	<b>19</b>
<b>General exclusions</b>	<b>20</b>
<b>General conditions</b>	<b>23</b>
<b>How to make a claim</b>	<b>25</b>
<b>Complaints procedure</b>	<b>26</b>
<b>Authorisation and regulation</b>	<b>28</b>
<b>Privacy notice(s)</b>	<b>29</b>





We have defined words or phrases used throughout this policy. To avoid repeating these definitions, please note that where these words or phrases appear, they have the precise meaning described below unless otherwise stated. These words will start with a capital and will be highlighted in bold.

<b>Accidental Damage</b>	- Damage that is tangible; caused suddenly and by unexpected means.
<b>Assault</b>	- An intentional or reckless act that causes immediate and unlawful violence to <b>You</b> by a previously unknown third party at an identifiable time and place.
<b>College</b>	- A recognised educational establishment of further or higher learning within the <b>United Kingdom</b> , at which <b>You</b> are a registered full-time student.
<b>Contents</b>	- Household items, personal property, <b>Technology Items</b> , <b>Personal Money</b> , and <b>Valuables</b> that <b>You</b> own or are legally responsible for and kept in <b>Your Home</b> .
<b>Contents Sum Insured</b>	- The amount shown in <b>Your</b> policy schedule to represent the full cost of replacing <b>Your Contents</b> .
<b>Excess</b>	- The first part of any claim which <b>You</b> must pay.
<b>Home</b>	- The private dwelling and outbuildings within the immediate private, property boundaries (e.g., directly connected private building, shed or out-house) of the address stated in <b>Your</b> policy schedule.
<b>Land</b>	- The land belonging to <b>Your Home</b> .
<b>Mobile Phone(s)</b>	- A mobile phone or smartphone belonging to <b>You</b> , the primary function of which is to make or receive calls, and which uses a SIM card supplied in the <b>United Kingdom</b> .
<b>Mugging</b>	- An act of robbery, or attempted robbery, with violence to steal <b>Your Personal Possessions</b> .
<b>Period of Insurance</b>	- The time frame from the start date and end date shown on <b>Your</b> policy schedule and continuing for as long as <b>You</b> have paid, and <b>We</b> have accepted <b>Your</b> premium.
<b>Permanent Home Address</b>	- The home of <b>Your</b> parent(s) or legal guardian(s) in the <b>United Kingdom</b> , where <b>You</b> normally live.
<b>Personal Money</b>	- Cash, bank or currency notes, cheques, traveller's cheques, postal or money orders, saving stamps and certificates, travel tickets, luncheon vouchers, current stamps (at their face value only) and gift tokens which <b>You</b> own or are responsible for, that are used for social or domestic purposes.
<b>Personal Possessions</b>	- Clothing and other items designed to be worn or normally carried and belonging to <b>You</b> .
<b>Pollution</b>	- means: <ul style="list-style-type: none"> <li>a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to: <ul style="list-style-type: none"> <li>(i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of terrorism, and</li> <li>(ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and</li> </ul> </li> <li>b) all loss, <b>accidental damage</b> or injury directly or indirectly caused by pollution or contamination as stated in a) above.</li> </ul>
<b>Technology Items</b>	- An electronic item belonging to <b>You</b> , which is or can be battery powered, and is designed to be portable. For the purposes of this insurance, <b>Technology Items</b> are: <b>Mobile Phones</b> ; laptops; tablets; notebooks, e-readers; tablets; earphones and headphones; smart watches; MP3/4 players; cameras, video cameras and lenses; games consoles; palm-tops; Sat Nav & GPS devices.



<b>United Kingdom</b>	- Great Britain, Isle of Man, Channel Islands and Northern Ireland.
<b>Unoccupied</b>	- <b>Your Home</b> has not been lived in for more than 60 days in a row.
<b>Valuables</b>	- Jewellery, gold, silver, precious metals, gemstones, clocks and watches, coins, medals, and stamp collections, works of art and furs.
<b>We/Us/Our</b>	- (i) Great Lakes Insurance UK Limited ; and (ii) ERGO Specialty Limited on behalf of Great Lakes Insurance UK Limited
<b>You</b>	- The person named on the policy schedule.
<b>Your</b>	- Owned by, belonging to, or relating to <b>You</b> .



All claims are subject to the following **Excess** unless otherwise stated on **Your** policy schedule.

Standard Policy Excesses	Excess payable
<b>Contents</b> inside <b>Your Home</b> (excludes <b>Accidental Damage</b> ) Section - A The Basic cover	£25
Section B - Additional Inclusive Covers (unless no <b>Excess</b> is stated)	£25
<b>Accidental Damage</b> to <b>Contents</b> inside <b>Your Home</b>	£75
<b>Personal Possessions</b> (United Kingdom & 60 days worldwide)	£75
<b>Technology Items</b> , including <b>Mobile Phones</b>	£100



## Policy Details

**You** must, at all times: -

- take all reasonable steps to ensure that, where possible, all external doors and accessible windows to the **Home** address or the building which contains the **Home** address are fitted with adequate locks which should be left operative whenever the **Home** address is left without an occupant.
- maintain all insured property in good condition and allow **Us** to have reasonable access to it when required.

What is covered	What is not covered
<b>Section A – The Basic Cover</b>  Sudden and unexpected loss of or physical damage to <b>Your Contents</b> while they are in <b>Your Home</b> caused by the following.	Unless otherwise stated in the specific cover sections: - <ul style="list-style-type: none"> <li>• Any <b>Excess</b> or depreciation.</li> <li>• Any loss or damage caused when the <b>Home</b> is <b>Unoccupied</b>.</li> <li>• Any amount greater than 40% of <b>Your Contents Sum Insured</b> value shown on <b>Your</b> policy schedule for any single item of <b>Contents</b>.</li> <li>• <b>Valuables</b> over £1,000 in total.</li> </ul>
1. Fire, explosion, lightning, or earthquake.	Loss or damage caused by scorching, melting or warping unless accompanied by flames.
2. Smoke	Damage caused over a period of time.
3. Riot or other civil disorder, or labour disputes	
4. Malicious damage.	Loss or damage caused: <ul style="list-style-type: none"> <li>• By people to whom <b>You</b> have given permission to be in <b>Your Home</b>.</li> <li>• By <b>You</b>, <b>Your</b> family and other people living at the property.</li> <li>• Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data, or files unless the <b>Contents</b> are damaged by the same cause at the same time.</li> </ul>
5. Storm or flood.	<ul style="list-style-type: none"> <li>• Loss or damage caused by frost.</li> <li>• Loss or damage in cellars and basements due to a rise in the water table.</li> <li>• Anything that happens gradually.</li> </ul>
6. Water or oil leaks from any fixed heating or domestic water equipment, washing machines, dishwashers, or fish tanks.	<ul style="list-style-type: none"> <li>• Cost to repair the equipment or appliance itself.</li> <li>• Loss of oil and metered water.</li> </ul>



What is covered	What is not covered
7. Theft or attempted theft.	<p>Theft:</p> <ul style="list-style-type: none"> <li>when <b>Your Home</b> is <b>Unoccupied</b>,</li> <li>caused by deception unless this was used to gain entry into <b>Your Home</b>,</li> <li>that <b>You</b> do not report to the police at <b>Your</b> first opportunity,</li> <li>by <b>You</b>, or any person living at the <b>Home</b> address,</li> <li>from outbuildings, unless involving forcible and violent entry,</li> <li>of <b>Personal Money</b>, <b>Valuables</b> or <b>Technology Items</b> from outbuildings,</li> <li>when the <b>Home</b> address is without an occupant for any period of time and any ground floor or accessible door or window has been left open or unlocked,</li> <li>of <b>Personal Money</b>, unless following forcible and violent entry to the <b>Home</b> address,</li> <li>of any <b>Personal Money</b> over £100,</li> <li>of <b>Contents</b> in the open.,</li> <li>any amount over £500 for loss or damage to <b>Contents</b> caused by theft or attempted theft from outbuildings that form part of <b>Your Home</b>,</li> <li>any amount over £300 for any type of pedal cycle, e-bike, or scooter.</li> </ul>
8. Being hit by aircraft and other flying devices or anything dropped from them.	
9. Being hit by: <ul style="list-style-type: none"> <li>vehicles; or</li> <li>animals; or</li> <li>falling trees or branches.</li> </ul>	<ul style="list-style-type: none"> <li>Loss or damage caused by domestic pets.</li> <li>Loss or damage caused by felling or lopping trees.</li> </ul>
10. Subsidence or heave of the site on which <b>Your Home</b> stands, or landslip	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>the coast or riverbank being worn away,</li> <li>bad workmanship or the use of faulty materials,</li> <li>demolition, or by building work on <b>Your Home</b>,</li> <li>the movement of solid floors, unless the foundations of the external walls of <b>Your Home</b> are damaged by the same cause and at the same time,</li> <li>the action of made-up ground settling or by structures bedding down within 10 years of construction.</li> </ul>





What is covered	What is not covered
<b>Section B - Additional Inclusive Covers</b>	<p>Unless otherwise stated in the specific cover sections: -</p> <ul style="list-style-type: none"> <li>Any amount greater than 40% of <b>Your Contents</b> sum insured value shown on <b>Your</b> policy schedule for any single item of <b>Contents</b>.</li> <li><b>Valuables</b> over £1,000 in total.</li> </ul>
<p><b>1. Accidental breakage of glass and mirrors</b></p> <p>Accidental breakage of mirrors, fixed glass in furniture, cooking hobs and oven doors while in <b>Your Home</b>.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b>.</li> <li>Any loss or damage caused when the <b>Home</b> is <b>Unoccupied</b>.</li> </ul>
<p><b>2. Transit at the beginning and end of a college term</b></p> <p>We will pay for loss or damage to <b>Your Contents</b> caused by the circumstances set out in sections 1-7 of Section A - The Basic Cover, whilst in direct and undiverted transit for the sole purpose of moving between the <b>Home</b> address and <b>Your Permanent Home Address</b> at the beginning or end of each <b>College</b> term.</p> <p>This section also covers <b>Your Contents</b> in an unattended motor vehicle;</p> <ul style="list-style-type: none"> <li>when parked temporarily to allow for a short break during the journey between the <b>Home</b> address and <b>Your Permanent Home Address</b> at the beginning or end of the <b>College</b> term and,</li> <li>when parked overnight between the hours of midnight and 6.00am.</li> </ul>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation</li> <li>Theft of <b>Your Contents</b> from an unattended motor vehicle unless secured in a locked boot or luggage area and all security systems activated.</li> <li>Theft from an unattended motor vehicle that has not been reported to the police.</li> <li>Any amount greater than £500 for any single item of luggage and its <b>Contents</b>.</li> <li>Loss or damage that occurs outside the <b>United Kingdom</b>.</li> <li>Loss or damage to glass, china, porcelain, or pottery.</li> </ul>
<p><b>3. Contents temporarily removed</b></p> <p>Loss of or damage to <b>Contents</b> temporarily taken from <b>Your Home</b> (provided it is <b>Your</b> intention to return the items to the <b>Home</b> address), but still in the <b>United Kingdom</b>, caused by the following:</p> <ul style="list-style-type: none"> <li>circumstances set out in Sections 1-6 and 8-10 of Section A - The Basic Cover</li> <li>theft of <b>Contents</b>: <ul style="list-style-type: none"> <li>while being carried directly between a bank or safe deposit and <b>Your Home</b></li> <li>from any building other than <b>Your Home</b>.</li> <li>up to £300 resulting from a <b>Mugging</b> while the property is being carried or worn by <b>You</b> or <b>Your</b> family or an authorised person.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation</li> <li>Storm or flood damage to <b>Contents</b> in the open.</li> <li><b>Contents</b> removed for more than 90 consecutive days.</li> <li><b>Contents</b> for sale, away on exhibition or in a commercial storage facility.</li> <li>Theft unless it involves forcible and violent entry to, or exit from, a building or room.</li> <li>Any claim over £500 per <b>Period of Insurance</b>.</li> </ul>
<p><b>4. Theft or loss of keys</b></p> <p>Replacement and installation of locks for outside doors or windows and alarms for <b>Your Home</b> if the keys are lost or stolen.</p>	<ul style="list-style-type: none"> <li>Any claim amount over £250.</li> <li>Any <b>Excess</b> or depreciation</li> </ul>



What is covered	What is not covered
<p><b>5. Frozen foods</b></p> <p>Loss of or damage to frozen food in a fridge/freezer in <b>Your Home</b> caused by a breakdown or rise or fall in temperature in the fridge/freezer.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation</li> <li>Loss or damage to frozen food in a fridge/freezer where proof of purchase cannot be validated by receipts, other evidence of purchase or photographic evidence.</li> <li>Damage caused if the electricity supplier deliberately cuts off the supply to <b>Your Home</b>.</li> <li>Any claim amount over £300.</li> </ul>
<p><b>6. Tenant's liability</b></p> <p>Up to £5000 for loss or damage to <b>Your</b> landlord's fixtures and fittings which <b>You</b> are legally liable for under the terms of <b>Your</b> tenancy agreement for <b>Your Home</b> address.</p> <p>Cover applies to loss or damage that has been caused by <b>You</b> and within the circumstances set out in Sections 1-10 of Section A - The Basic Cover.</p> <p>No <b>Excess</b> applies to this cover.</p>	<ul style="list-style-type: none"> <li>Any damage that <b>You</b> are not legally liable for.</li> <li><b>Accidental Damage.</b></li> <li>Loss or damage: <ul style="list-style-type: none"> <li>occurring when <b>Your Home</b> address is <b>Unoccupied</b>,</li> <li>to gates, hedges, and fences,</li> <li>to property owned by <b>You</b> or in <b>Your</b> care which is not landlord's property.</li> </ul> </li> </ul>
<p><b>7. Loss of metered water and oil</b></p> <p>Up to £2000 for loss of metered water or domestic heating oil following damage to fixed domestic heating or water equipment in or on <b>Your Home</b>.</p> <p>No <b>Excess</b> applies to this cover.</p>	<ul style="list-style-type: none"> <li>Loss or damage caused whilst <b>Your Home</b> is <b>Unoccupied</b>.</li> <li>Damage to the appliance, pipe, or tank from which the leakage has occurred.</li> </ul>
<p><b>8. Contents in the open</b></p> <p>Loss or damage to <b>Your Contents</b> that are not inside <b>Your Home</b> but still inside the boundaries of the <b>Land</b>, and caused by the circumstances set out in sections 1-4, 6, and 8-10 of Section A - The Basic Cover.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation.</li> <li>Theft or attempted theft.</li> <li>Any claim amount over £150.</li> <li>When <b>Your Home</b> address is <b>Unoccupied</b>.</li> <li>Loss or damage: <ul style="list-style-type: none"> <li>to <b>Valuables, Technology Items, or Personal Money</b>,</li> <li>to plants or any other growing matter,</li> <li>to any type of pedal cycle, e-bike or scooter,</li> <li>caused by storm or flood.</li> </ul> </li> </ul>
<p><b>9. Shopping in transit</b></p> <p><b>We</b> will pay up to £200 for theft of food and other items while <b>You</b> are bringing them to <b>Your Home</b> from the shop or shops where <b>You</b> bought them.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation</li> <li>Any claim amount over £200.</li> <li>Theft from an unattended or stolen vehicle unless: <ul style="list-style-type: none"> <li>all windows and sunroofs are securely closed, and all doors and the boot are locked,</li> <li>the shopping is completely hidden within the vehicle in a glove compartment, locked luggage compartment or locked boot.</li> </ul> </li> </ul>



What is covered	What is not covered
<p><b>10. Rent and alternative accommodation</b></p> <p>If <b>Your Home</b> address is made uninhabitable following loss or damage caused by the circumstances set out in sections 1-10 of Section A – The Basic Cover, and provided no other insurance covers this loss, <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>• rent which <b>You</b> remain legally responsible to pay whilst the <b>Home</b> address remains uninhabitable,</li> <li>• the reasonable extra cost of comparable short-term alternative accommodation for <b>You</b>,</li> <li>• the reasonable cost of boarding <b>Your</b> domestic pets which normally live in the <b>Home</b> address.</li> </ul> <p>Cover only applies during the period necessary to reinstate the <b>Home</b> address to a habitable condition.</p> <p>No <b>Excess</b> applies to this cover.</p>	<ul style="list-style-type: none"> <li>• When <b>Your Home</b> address is <b>Unoccupied</b>.</li> <li>• Any costs <b>You</b> agree to pay without <b>Our</b> written permission.</li> <li>• If <b>You</b> have cover provided by an alternative insurance policy.</li> <li>• Any claim amount over 25% of the <b>Contents Sum Insured</b> during any <b>Period of Insurance</b>.</li> </ul>
<p><b>11. Liability for college library books and college property on loan</b></p> <p><b>We</b> will pay for sums which <b>You</b> become legally liable to pay following theft or <b>Accidental Damage</b> to <b>College</b> library books or <b>College</b> property on loan whilst:</p> <ul style="list-style-type: none"> <li>• at <b>Your Home</b> address</li> <li>• at <b>Your Permanent Home Address</b></li> <li>• at <b>College</b></li> <li>• in direct transit between <b>Your Home Address</b> and <b>Your Permanent Home Address</b> at the beginning and end of each <b>College</b> term.</li> </ul>	<ul style="list-style-type: none"> <li>• Any <b>Excess</b> or depreciation</li> <li>• Any amount over £200 for <b>College</b> library books.</li> <li>• Any amount over £500 for <b>College</b> property on loan.</li> <li>• Any claim which is not supported by a bill from the <b>College</b>.</li> <li>• Any incident occurring outside the <b>United Kingdom</b>.</li> <li>• Any property or books which are left unattended.</li> </ul>
<p><b>12. Designated halls of residence utility areas</b></p> <p><b>We</b> will pay for loss of or damage to <b>Your Contents</b> caused by the circumstances set out in Sections 1-10 of Section A – The Basic Cover whilst removed from the <b>Home</b> address to a utility room, shower room, bathroom, kitchen, or toilet area at <b>Your</b> halls of residence or any other designated locked storage on <b>Your College</b> campus.</p>	<ul style="list-style-type: none"> <li>• Any <b>Excess</b> or depreciation</li> <li>• Any claim amount over £2,000.</li> <li>• Any claim amount over £200 for theft, unless following forcible and violent entry.</li> </ul>



What is covered	What is not covered
<p><b>13. Public liability</b></p> <p><b>We</b> will insure <b>You</b> for up to £5,000,000 (for any one cause) against legal liability for:</p> <ul style="list-style-type: none"> <li>the accidental death, bodily injury, illness, or disease of any person</li> <li><b>Accidental Damage</b> to property.</li> </ul> <p>This cover applies if the incident happens during the <b>Period of Insurance</b>, anywhere in the <b>United Kingdom</b>.</p> <p>If <b>We</b> have accepted <b>Your</b> claim, <b>We</b> will pay <b>Your</b> legal defence costs and expenses once <b>We</b> have agreed them with <b>You</b>.</p> <p>If <b>You</b> die, <b>We</b> will insure <b>Your</b> legal representative under the terms of this section for any legal liability which <b>You</b> and <b>Your</b> family may have.</p> <p>No <b>Excess</b> applies to this cover.</p>	<p>Claims based on the following:</p> <ul style="list-style-type: none"> <li>Accidental death, bodily injury, illness, or disease suffered by <b>You</b> or <b>Your</b> family.</li> <li>Damage to property which belongs to <b>You</b> or <b>Your</b> family or to a domestic employee, or which they are looking after.</li> <li>The ownership of <b>Your Home</b> and any other buildings or <b>Land</b>.</li> <li>Any profession, business or employment carried out by <b>You</b> or <b>Your</b> family.</li> <li>The ownership, use or possession of mechanically propelled or assisted vehicles of all types, including caravans, trailers, or lifts, but not including domestic gardening machinery such as lawn mowers, or wheelchairs.</li> <li>The ownership or use of aircraft or watercraft unless they are models or hand-propelled.</li> <li>Use or ownership of unmanned aerial vehicles (UAVs) or drones.</li> <li>The ownership or possession of an animal which any section of the Dangerous Dogs Act 1991 (or any subsequent legislation) applies to.</li> <li>An incident or an award made by a court outside the <b>United Kingdom</b>.</li> <li>Any agreement or contract unless <b>You</b> would have been legally responsible without the agreement or contract.</li> </ul>
<p><b>14. Court awards which have not been paid</b></p> <p>Up to £2,000,000 for a court award to <b>You</b> which has not been paid to <b>You</b> within three months from the date of the award. This cover applies:</p> <ul style="list-style-type: none"> <li>to awards for accidental death, bodily injury, illness or disease or <b>Accidental Damage</b> to property of the type insured in Section 13 of Part B – Public Liability.</li> <li>if <b>We</b> agree that <b>You</b> cannot get the money awarded by the court</li> </ul> <p>The award must be made by a court in the <b>United Kingdom</b> and must not be being appealed against.</p> <p>No <b>Excess</b> applies to this cover.</p>	



What is covered	What is not covered										
<p><b>15. Emergency access</b></p> <p>Up to £750 for loss or damage to <b>Your Home</b> that <b>You</b> are legally liable for caused by forced entry to <b>Your Home</b> by authorities in the event of a medical emergency.</p> <p>No <b>Excess</b> applies to this cover.</p>											
<p><b>16. Assault and mugging</b></p> <p>Part A</p> <p>If <b>You</b> are injured solely and directly as a result of a physical and criminal <b>Assault</b> or <b>Mugging</b> occurring anywhere within the <b>United Kingdom</b>, <b>We</b> will pay the following amounts:</p> <table border="1"> <tr> <td>If within 7 days of the incident the injury results in emergency dental treatment to natural teeth.</td><td>Up to £150.</td></tr> <tr> <td>If within 90 days of the incident the injury results in loss of life or permanent total disablement.</td><td>£5000.</td></tr> <tr> <td>Hospital daily cash benefit for each day of admission up to a maximum of 15 days but excluding the first 2 nights stay.</td><td>£20 per day.</td></tr> <tr> <td>Damage to <b>Your</b> clothing and/or spectacles.</td><td>Up to £250.</td></tr> <tr> <td>Stress counselling arising from an <b>Assault</b> or <b>Mugging</b> which results in either permanent total disablement or admission to hospital for a period greater than 2 days.</td><td>Up to £150.</td></tr> </table> <p>Part B</p> <p>Subject to <b>Your</b> claim being covered by Part A:</p> <p>(1) <b>We</b> will also pay up to £1,000 towards additional costs reasonably incurred by <b>You</b> in undertaking a further year of study if <b>You</b> are prevented from taking examinations as a result of an <b>Assault</b> or <b>Mugging</b>.</p> <p>(2) <b>We</b> will reimburse rent up to a maximum of £500 which has been paid in advance and which is not otherwise recoverable elsewhere, if, following an <b>Assault</b> or <b>Mugging</b>, <b>Your</b> course has to be terminated early.</p>	If within 7 days of the incident the injury results in emergency dental treatment to natural teeth.	Up to £150.	If within 90 days of the incident the injury results in loss of life or permanent total disablement.	£5000.	Hospital daily cash benefit for each day of admission up to a maximum of 15 days but excluding the first 2 nights stay.	£20 per day.	Damage to <b>Your</b> clothing and/or spectacles.	Up to £250.	Stress counselling arising from an <b>Assault</b> or <b>Mugging</b> which results in either permanent total disablement or admission to hospital for a period greater than 2 days.	Up to £150.	<p>The <b>Assault</b> or <b>Mugging</b> benefit for injury or loss of life, if:</p> <ul style="list-style-type: none"> <li>caused by deliberate self-inflicted injury, suicide, or attempted suicide,</li> <li>caused by deliberate exposure to exceptional danger (except in an attempt to save human life),</li> <li>caused by a provoked <b>Assault</b>, fighting (except in bona fide self-defence) or a criminal act committed by <b>You</b>,</li> <li>occurring in any country outside the <b>United Kingdom</b>.</li> </ul>
If within 7 days of the incident the injury results in emergency dental treatment to natural teeth.	Up to £150.										
If within 90 days of the incident the injury results in loss of life or permanent total disablement.	£5000.										
Hospital daily cash benefit for each day of admission up to a maximum of 15 days but excluding the first 2 nights stay.	£20 per day.										
Damage to <b>Your</b> clothing and/or spectacles.	Up to £250.										
Stress counselling arising from an <b>Assault</b> or <b>Mugging</b> which results in either permanent total disablement or admission to hospital for a period greater than 2 days.	Up to £150.										



What is covered	What is not covered
<p>Additional conditions:</p> <ul style="list-style-type: none"> <li>• <b>You</b> must take all reasonable steps to limit the likelihood of sustaining physical injury as a result of an <b>Assault</b> or <b>Mugging</b>.</li> <li>• If an injury occurs <b>You</b> must, as early as reasonably possible, place yourself under the care of a duly qualified medical practitioner.</li> <li>• <b>You</b>, or <b>Your</b> representatives, must ensure that all medical records, notes, and correspondence referring to the subject of a claim will be made available on request to any medical advisor appointed by <b>Us</b>, or on <b>Our</b> behalf, and that such medical advisor will, for the purpose of reviewing the claim, be allowed as often as may be deemed necessary to examine <b>You</b>. <b>You</b> must undergo any reasonable medical examination <b>We</b> request.</li> <li>• The police must be notified within 24 hours of an incident of <b>Assault</b> or <b>Mugging</b>.</li> <li>• No <b>Excess</b> applies to this cover.</li> </ul>	





These sections of cover only apply if shown on **Your** policy schedule.

What is covered	What is not covered
<p><b>Accidental Damage</b></p> <p><b>Accidental Damage</b> to <b>Your Contents</b> whilst they are in <b>Your Home</b>.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation.</li> </ul> <p>Damage:</p> <ul style="list-style-type: none"> <li>to any property not belonging to <b>You</b>,</li> <li>to any item not defined as <b>Contents</b>,</li> <li>to <b>Mobile Phones</b>,</li> <li>occurring when the items are not in <b>Your Home</b>,</li> <li>occurring when the <b>Home</b> address is <b>Unoccupied</b>,</li> <li>to any part of the structure of the <b>Home</b> address,</li> <li>to landlord's household items, furniture, and furnishings,</li> <li>to clothing or contact lenses,</li> <li>to <b>Personal Money</b>, food, drink, or plants,</li> <li>caused by a person employed to carry out maintenance, building, or repair work,</li> <li>caused by wear and tear, rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair, or renovation,</li> <li>caused by electronic, electrical, or mechanical breakdown or failure,</li> <li>to computer discs, software, flash drives, memory sticks, records, cassettes, tapes, or loss of recording,</li> <li>arising from the malicious erasure, distortion or misfiling of any software, data, or files,</li> <li>caused by faulty design, plan, specification, materials, or workmanship,</li> <li>which happens gradually, or loss of value,</li> <li>caused by overwinding and damage to the inside of watches or clocks,</li> <li>caused by domestic pets if they are owned by <b>You</b>.</li> </ul>



What is covered	What is not covered
<p><b>Personal Possessions</b></p> <p>Up to the amount shown in <b>Your</b> policy schedule for theft or <b>Accidental Damage</b> to <b>Your Personal Possessions and Technology Items</b> inside <b>Your Home</b> or anywhere in the <b>United Kingdom</b> and up to 60 days Worldwide per <b>Period of Insurance</b>.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation.</li> <li>Any claim for accidental loss.</li> <li>Any amount greater than 50% of the <b>Personal Possessions</b> sum insured value shown on <b>Your</b> policy schedule for any single item of <b>Personal Possessions</b> or <b>Technology Items</b>.</li> <li><b>Mobile Phones.</b></li> <li>Sports, skiing, or underwater equipment whilst in use.</li> <li><b>Theft or Accidental Damage</b> from any vehicle that is not occupied unless all windows and sunroofs are securely closed, and all doors and the boot are locked. <b>Personal Possessions</b> must be completely hidden within the luggage compartment or locked boot.</li> <li>Contacts or corneal lenses.</li> <li>Household goods or domestic appliances.</li> <li>Items held or used for professional, business or employment use.</li> <li>Musical instruments used professionally or semi-professionally.</li> <li>Vehicles (or their parts) watercraft or aircraft.</li> <li>Any type of pedal cycle, e-bike, or scooter.</li> </ul> <p>Damage:</p> <ul style="list-style-type: none"> <li>caused by wear and tear,</li> <li>caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair, or renovation,</li> <li>caused by electronic or mechanical breakdown or failure,</li> <li>caused by faulty design, faulty plan, faulty specification, faulty workmanship, or faulty materials,</li> <li>caused by gradual deterioration or loss of value,</li> <li>to musical instruments or equipment caused by atmospheric conditions or extremes of temperature,</li> <li>to audio, communication, or navigational equipment unless it is designed to be portable, and it has an independent means of operation and power source.</li> </ul>



What is covered	What is not covered
<p><b>Mobile Phone</b></p> <p>Up to the amount shown in <b>Your</b> policy schedule for theft or <b>Accidental Damage</b> to <b>Your Mobile Phone</b> inside <b>Your Home</b> or anywhere in the <b>United Kingdom</b> and up to 60 days Worldwide per <b>Period of Insurance</b>.</p> <p>Should <b>Your Mobile Phone</b> be used without <b>Your</b> permission following its theft, and the theft is covered by <b>Your</b> policy, <b>We</b> will pay up to £150 to reimburse the cost of unauthorised calls and data use, within the <b>United Kingdom</b>, shown on <b>Your Mobile Phone</b> bill.</p> <p>The most <b>We</b> will pay, under this section, is up to two claims per <b>Period of Insurance</b>.</p>	<ul style="list-style-type: none"> <li>Any <b>Excess</b> or depreciation</li> <li>Any claim for accidental loss.</li> <li><b>Theft or Accidental Damage</b> from any vehicle that is not occupied unless all windows and sunroofs are securely closed, and all doors and the boot are locked. <b>Mobile Phones</b> must be completely hidden within the luggage compartment or locked boot.</li> <li>Any claim for a <b>Mobile Phone</b> which is more than four years old, from date of manufacture.</li> <li>More than two claims under this section in any <b>Period of Insurance</b>.</li> <li>Any <b>Mobile Phone</b> not owned by <b>You</b> or where <b>You</b> cannot provide evidence of ownership.</li> <li>Theft or damage to the <b>Mobile Phone</b> if left unattended when away from <b>Your Home</b> address or <b>Permanent Home Address</b>.</li> <li>Any consequential expense incurred because of <b>You</b> not being able to use the <b>Mobile Phone</b>.</li> <li>Any loss above the replacement cost of the <b>Mobile Phone</b>.</li> <li>Any claim when <b>You</b> have taken the <b>Mobile Phone</b> outside the <b>United Kingdom</b> for more than 60 days in any <b>Period of Insurance</b>.</li> <li>Loss, damage, or theft of a Smart or SIM card which has not been removed from the <b>Mobile Phone</b> before it is sent off to be repaired.</li> <li>Cosmetic damage to the <b>Mobile Phone</b> which does not affect its operation, including marring, scratching, and denting.</li> <li>Any repairs carried out by persons not authorised by <b>Us</b>.</li> <li>Any claim whilst the <b>Mobile Phone</b> is in the possession of a third party.</li> <li>Any claim if the serial number, IMEI (International Mobile Equipment Identity) or SIM card has been tampered with or cannot be determined from <b>Your Mobile Phone</b>.</li> </ul>



What is covered	What is not covered
	<p>Theft:</p> <ul style="list-style-type: none"> <li>when the <b>Home</b> address is without an occupant for any period of time and any ground floor or accessible door or window has been left open or unlocked,</li> <li>from the <b>Home</b> address when it is <b>Unoccupied</b>,</li> <li>from any building or premises other than the <b>Home</b> or <b>Permanent Home Address</b> unless following forcible and violent entry or exit,</li> <li>that has not been reported to the police.</li> </ul> <p>Damage:</p> <ul style="list-style-type: none"> <li>caused by wear and tear,</li> <li>caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair, or renovation,</li> <li>caused by electronic or mechanical breakdown or failure,</li> <li>caused by faulty design, faulty plan, faulty specification, faulty workmanship, or faulty materials,</li> <li>caused by gradual deterioration or loss of value.</li> </ul> <p>Unauthorised use:</p> <ul style="list-style-type: none"> <li>After <b>Your Mobile Phone</b> has been stolen if no phone lock code is installed,</li> <li>Where <b>You</b> have failed to notify <b>Your</b> network provider as soon as is reasonably possible,</li> <li>After <b>You</b> have reported the loss to <b>Your</b> network provider,</li> <li>Unauthorised data use or calls originating outside the <b>United Kingdom</b>,</li> <li>Any amount over £150 for unauthorised calls or data use following the theft of <b>Your Mobile Phone</b>.</li> </ul>



As long as the **Contents Sum Insured** is not less than the full replacement cost when the loss or damage happens, **We** will at **Our** option settle **Your** claim in one of the following ways:

- **We** will replace the item (or items) as new (less any depreciation where applicable) or
- **We** will pay the cost of repairing items which can be economically repaired or
- **We** will pay the cost of replacing items as new, but this may not be the same brand, but to the same specification and quality.

The full replacement cost is the cost of replacing all **Contents** as new, less an amount for wear, tear, or loss of value on clothing and household linen.

For the avoidance of doubt, refurbished **Technology Items** are counted as new at the point they were purchased by **You** and should be insured at their current, new replacement value.

**We** will not reduce the **Contents Sum Insured** by the amount of any claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.

When settling any claims, **We** will always settle the claim to **You**, as the policyholder. Any claim settlement may result in an increase in **Your** renewal premium.

### Matching Items

**We** will pay **You** for damaged items that form part of a matching set or suite but not for the other item(s) of the set or suite which are not damaged. For example, if one chair from a set is damaged, the damaged chair will be repaired or replaced but not the whole set.

If the damaged parts cannot be matched or replaced, **We** will pay up to 50% towards the replacement of the undamaged parts.

### Underinsurance

If, at the time of any loss or damage, the **Contents Sum Insured** is not enough to replace all **Your** household goods and personal belongings **We** will reduce proportionately\* the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured.

\*Reduce proportionately means that **We** need only pay on the claim X% of what otherwise **We** would have been under an obligation to pay under the terms of the policy

$$X = \frac{\text{premium charged}}{\text{higher premium}} \times 100$$

higher premium



## War

**We** will not indemnify **You** against any damage or **Your** legal liability in respect of any loss, cost or expense directly or indirectly caused by, happening through, or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

## Sonic Bangs

In respect of all sections, this policy does not cover any loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

## Radioactivity

**We** will not indemnify **You** against loss, damage, expense, or **Your** legal liability directly or indirectly caused by or contributed by or arising from:

- a) ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive, or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d) the radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific, or other similar peaceful purposes;
- e) any chemical, biological, bio-chemical, or electromagnetic weapon.

## Disease

Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

## Pollution

**Pollution** unless any loss or damage arises as a direct result of an accident.

## Northern Ireland

Loss or damage to any buildings and **Contents** in Northern Ireland caused:

- a) Unlawfully, maliciously, or wantonly by three or more persons unlawfully, riotously or tumultuously assembled together; or
- b) As a result of an act committed maliciously by a person acting on behalf of or in connection with an unlawful association.

For the purposes of this exclusion, unlawful association means any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Criminal Damage (Compensation) (Northern Ireland) Order 1977.





In any action, suit, or other proceedings where **We** allege that, by reason of the provisions of this exclusion, any loss or damage is not covered by this policy, the burden of proving that such loss or damage is covered shall be upon **You**.

### Exclusion of IT Accumulation Exposure

For the purpose of this - Exclusion of IT Accumulation Exposure:

### Electronic Data

Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

### Computer Virus

Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

#### a) **Electronic Data** Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, it is understood and agreed as follows:

1. This policy does not insure loss, damage, destruction, distortion, erasure, corruption, or alteration of **Electronic Data** from any cause whatsoever (including but not limited to **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
2. However, in the event that a peril listed below results from any matters described in paragraph (a) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the original **Period of Insurance** to the property insured by the original policy directly caused by such listed peril.

Listed Perils: fire, explosion, lightning, or earthquake.

#### b) **Electronic Data** Processing Media Valuation

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, it is understood and agreed as follows:

Should **Electronic Data** processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the **Electronic Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering, or assembling such **Electronic Data**. If the media is not repaired, replaced, or restored the basis of valuation shall be the cost of the blank media. However, this insurance does not insure any amount pertaining to the value of such **Electronic Data** to **You** or any other party, even if such **Electronic Data** cannot be recreated, gathered, or assembled.



### Micro-Organism Exclusion Clause

Loss, damage, claim, cost, expenses, or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless of whether there is

- (i) any physical loss or damage to insured property;
- (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence;
- (iii) any loss of use; occupancy; or functionality; or
- (iv) any action required, including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in this policy that provides insurance, in whole or in part, for these matters.

### Biological, Chemical and/or Nuclear Contamination

Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss, any legal liability of whatsoever nature and death or injury to any person directly or indirectly caused by or contributed to by or arising from Biological, Chemical and/or Nuclear contamination due to or arising from:

- a) Terrorism; and/or
- b) Steps taken to prevent, suppress, control, or reduce the consequences of any actual attempted, threatened, suspected, or perceived Terrorism.



## Taking care of Your property

**You** must do what **You** can to prevent accidents, loss, or damage, and **You** must look after **Your** insured property properly.

## Cancellation

### Cancellation by Us

**We** can cancel this policy by giving seven days' notice in writing. **We** may cancel **Your** policy where there are serious grounds to do so, this includes, but is not limited to:

- Failure to meet the terms and conditions of this policy. Where **You** are required in accordance with the terms of **Your** policy to co-operate with **Us** or send **Us** information or documentation and **You** fail to do so in a way that materially affects **Our** ability to process a claim, or **Our** ability to defend **Our** interests.
- Non-payment of **Your** premium.
- Where there is a failure by **You** to exercise the duty of care regarding **Your** property as required by the General Condition - Taking care of **Your** property..
- Failure to co-operate when requested in supplying relevant documentation or information that **We** require.
- Suspected fraud or misrepresentation.
- Use of threatening or abusive behaviour or language, or intimidation or bullying of **Our** staff or suppliers.

### Cancellation by You

**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.

## Other insurances

If any accident, loss, or damage covered by this policy is insured by another policy, **We** will only pay **Our** share of any claim.

## Fraud

- (a) If any claim made by **You** or anyone acting on **Your** behalf or any person claiming to be indemnified, is fraudulent or exaggerated, whether ultimately material or not, or
- (b) if a false declaration or statement is made, or
- (c) if a fraudulent device is used in support of a claim,



**We** may, at **Our** option:

- (i) avoid the policy from the inception of this insurance and require the repayment of all claims paid under the policy to date, or
- (ii) cancel the policy from the date of the claim or alleged claim and repudiate the claim, or
- (iii) repudiate the claim.

## Law and language of this policy

Unless **We** agree otherwise: a) the language of the policy and all communications relating to it will be English; and b) English Law will apply to this contract of insurance and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **You** live in Scotland, in which case Scottish law will apply to this contract and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of Scotland.

## Arbitration

If **We** accept **Your** claim but **You** do not agree with the amount **We** will pay **You**, **We** may refer the matter to an arbitrator chosen by **You** and **Us**. **You** cannot take any action against **Us** until **You** and **We** have received the arbitrator's final decision.

## Financial sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment, or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Period of Insurance**, **We** may cancel this policy immediately by giving **You** written notice at **Your** last known address. If **We** cancel the policy, **We** will refund premiums already paid for the remainder of the current **Period of Insurance**, provided no claims have been paid or are outstanding.

## Amendments

Mid-term amendments to **Your** policy, excluding changes to personal details, are subject to payment of any additional cost of cover.



If **You** are aware of an incident that might give rise to a claim or **You** need to make a claim, **You** must do the following as soon as possible.

Call **Our** claims helpline on **0345 450 4993** to report the incident.

- Tell the police as soon as reasonably possible if something is lost or if **You** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- Immediately send **Us** any written claim which is made against **You** and give **Us** details of any verbal claims made against **You**.
- Take reasonable action to protect the property from further loss or damage.

**You** must not:

- throw away, get rid of or destroy any items that are damaged until **We** say so;
- admit or deny responsibility for any incident; or
- negotiate or settle any claims made against **You** by anyone else unless **We** agree in writing that **You** can.

**We** can negotiate, defend, or settle, in **Your** name and on **Your** behalf, any claims made against **You**. **We** can also take legal action in **Your** name but for **Our** benefit to get back any payment **We** have made under this policy.

## How We deal with Your claim

### (a) If **You** make a claim, **We** may do the following:

- **We** may go into and inspect the building where the loss or damage happened and take charge of any damaged property. **You** may not leave any property for **Us** to take charge of
- **We** may take over the defence or settlement of any claim made against **You** by anyone else. There must be no negotiation, admission of responsibility or any promise, offer or payment without **Our** permission
- **We** may take over any legal proceedings in **Your** name for **Our** benefit, to get compensation or to defend any legal proceedings against **You**.

### (b) Recovery of lost or stolen property

- If **You** receive back any lost or stolen property, **You** must write to let **Us** know by recorded delivery at the first opportunity.
- If **You** receive back the lost or stolen property before **We** pay the claim, **You** must keep it and **We** will then pay for any damage.
- If **You** receive back the lost or stolen property after **We** pay the claim, it will belong to **Us** but **You** will be able to keep it and pay **Us** back the amount **We** settled **Your** claim for.

### (c) **You** must

- provide **Us** with full details of the circumstances of **Your** claim and of the items for which **You** are claiming.
- tell **Us** about **Your** claim as soon as possible otherwise it may affect the way **We** deal with **Your** claim and the amount **We** pay **You**.
- not get rid of any damaged items until they have been inspected by loss adjusters.
- provide proof of ownership for the item subject of the claim.



## How to Complain

**Our** aim is to provide all our customers with a first-class standard of service. However, there may be occasions when You feel this objective has not been achieved. If You have a complaint about your policy or the handling of a claim, the details below set out some of the key steps that You can take to address your concerns.

## Where do I start?

If **Your** complaint is about the way in which the policy was sold to **You** or whether it meets your requirements, **You** should contact:

Guardcover,  
Thistle Insurance Services Limited,  
Southgate House,  
Southgate Street,  
Gloucester GL1 1UB

Telephone: **0333 240 1750**

Email: **support@guardcover.co.uk**

If **Your** complaint is about a claim, **You** should refer the matter to MPL Claims Management Ltd. Their contact details are provided below.

MPL Claims Management Ltd,  
The Octagon  
27 Middleborough  
Colchester CO1 1TG

Telephone: **0345 060 0014**

Email: **qunderwriting@mplclaims.com**

Alternatively, **You** can ask the Guardcover Team to refer the matter on for **You**.

Please quote Your policy number in all correspondence so that Your concerns may be dealt with speedily.

## What happens next?

If **Your** complaint is not able to be resolved satisfactorily by close of business on the third working day following receipt, **Your** complaint will be referred to the Complaints Manager for Ergo UK Specialty Ltd, who will send **You** an acknowledgement letter.

If **You** don't receive any acknowledgement letter, or at any time if **You** wish to do so, **You** may contact the Complaints Manager yourself by using any of the below contact details:

Complaints Department  
Ergo UK Specialty Ltd  
1 Fen Court, London,  
EC3M 5BN.

Telephone: **020 3003 7130**

Email: **complaints@ergo-commercial.co.uk**

The Complaints Manager will investigate **Your** complaint and will provide **You** with a written response within eight weeks of **Your** initial complaint. This will either be a final response or a letter informing **You** that we need more time for **Our** investigation.





## If you remain unhappy

If **We** have not resolved **Your** complaint at the end of eight weeks, or if after receiving our final response **You** remain dissatisfied, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service (contact details below). **You** will have six months from the date of the final response to make this referral.

**Your** rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

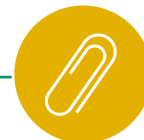
The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9GE

Telephone: 0800 0234 567

Further information is available from them and you may refer a complaint to them online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Ombudsman will review complaints from eligible complainants. An eligible complainant is defined as:

1. a private individual;
2. a business which has a group annual turnover of less than £6.5m and either –
  - a) fewer than 50 staffOR
  - b) an annual balance sheet total of less than £5mat the time the complainant refers the complaint to the respondent;
3. a charity which has an annual income of less than £6.5m at the time the complainant refers the complaint to the respondent; or
4. a trustee of a trust which has a net asset value of less than £5m at the time the complainant refers the complaint to the respondent.



The Insurer for all sections of your policy is Great Lakes Insurance UK Limited.

## **Great Lakes Insurance UK Limited**

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. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>

## **ERGO UK Specialty Limited**

ERGO UK Specialty Limited is a company incorporated in England and Wales with company number 04516776 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. ERGO UK Specialty Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 435184. You can check this on the Financial Services Register by visiting <https://register.fca.org.uk/s/>

## **Q Underwriting Services Limited**

Q Underwriting Services Limited (acting in an underwriting capacity on behalf of Great Lakes Insurance UK Limited under Agreement No. REUKG2100581) Registered in the United Kingdom. Registered No. 08946569 Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Studentguard is a trading style of Thistle Insurance Services Limited.

## **Thistle Insurance Services Limited**

Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310419. Registered in England No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Q Underwriting Services Limited and Thistle Insurance Services Limited are part of the PIB Group.

## Financial Services Compensation Scheme

Great Lakes Insurance UK Limited is covered by the FSCS. **You** may be entitled to compensation from the scheme in the unlikely event Great Lakes Insurance UK Limited cannot meet its obligations. Further information about the compensation scheme arrangements can be obtained from the FSCS at:

Address - PO Box 300, Mitcheldean, GL17 1DY

Telephone - 0800 678 1100, or

Website - [www.fscs.org.uk/contact-us](http://www.fscs.org.uk/contact-us)



## Direct customers only

### Thistle Insurance Services Limited

Thistle Insurance Services Limited processes certain information in connection with this policy. Information that Thistle Insurance Services Limited processes may be defined as personal and/ or sensitive personal information.

For more detailed information, please see Thistle Insurance Services Limited's full privacy notice set out at <https://www.guardcover.co.uk/privacy-notice>

### Great Lakes Insurance UK Limited & ERGO UK Specialty Limited

#### Information We process

**We** process certain information in connection with this policy. Information **we** process may be defined as personal and/ or sensitive personal information.

Personal information is information about a living, identifiable individual e.g., name, address, driving licence or national insurance number. Personal information also includes information about an individual who can be identified through a work function or their title. In addition, personal information may contain sensitive personal information, such as information about **your** health and/or any criminal convictions.

In this privacy notice, **we/us/our** means Great Lakes Insurance UK Limited and ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited, in so far as this notice relates to their processing of personal data.

**We** are each a controller in relation to **our** processing of personal and/or sensitive personal information and **we** will each hold and otherwise process such information in compliance with **our** obligations under UK data privacy laws for the purposes set out in this notice. This notice describes in general terms how **we** each process personal and/or sensitive personal information. For more detailed information, please see the relevant privacy notice (as referred to below) or contact **us** using the details provided below.

- Great Lakes Insurance UK Limited privacy notice:  
[https://www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Great-Lakes-Insurance-UK-Information-Notice.pdf/\\_jcr\\_content/renditions/original./Great-Lakes-Insurance-UKInformation-Notice.pdf](https://www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Great-Lakes-Insurance-UK-Information-Notice.pdf/_jcr_content/renditions/original./Great-Lakes-Insurance-UKInformation-Notice.pdf)
- ERGO UK Specialty Limited privacy notice:  
<https://www.ergospecialty.co.uk/policies/privacy-policy>

**You** should show this notice to any other individual (a data subject) whose personal data **you** share with **us**. If **you** supply **us** with personal information and/or sensitive personal information of any other data subject where consent is required to process that personal information and/or sensitive personal information, please ensure that **you** have fairly and fully obtained their consent for the processing of their personal information and/or sensitive personal information. Reference in this privacy notice to **you** shall be deemed to refer to any individual whose personal data is processed by **us** under this policy.

### Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** internet electronic identifier i.e. **your** internet protocol (IP) address. **Your** telephone company may also provide **us** with **your** telephone number.

### How we use your personal information

**Your** personal and/or sensitive personal information **we** receive in connection with this policy may be used by **us** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process, and manage claims;



- prevent and detect crime (including fraud);
- offer renewals;
- develop new products; and/or
- conduct research (and for wider statistical purposes).

For information on the lawful bases **we** rely on to process **your** personal and/or sensitive personal information for these purposes please see the relevant notices above.

## Who we share your information with

**We** may pass **your** personal and/or sensitive personal information **we** receive in connection with this Policy to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers for the purposes above. **We** may also share personal and/or sensitive personal information **we** receive in connection with this policy with regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating **your** insurance. **We** may also share **your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the Great Lakes /ERGO/ Munich Re Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services

Except for the disclosures described above and in **our** full privacy notice (see the section entitled “Information We process” for links to those notices), **we** will not disclose **your** personal and/or sensitive personal information to anyone outside the Great Lakes/ERGO/Munich Re Group of companies except:

- where **we** have **your** permission to do so;
- where **we** are required or permitted to do so by law;
- to other companies where required in connection with the provision of a service to **us** or **you**;
- and/or
- where **we** transfer rights and obligations under the insurance provided under this Policy.

## The transferring of personal information outside the United Kingdom

In providing insurance services, **we** may transfer **your** personal and/or sensitive personal information to other countries including countries outside the **United Kingdom**. If this happens, it will at all times be held securely and handled in accordance with UK data privacy laws and **we** will ensure that appropriate measures are taken (which may include putting in place appropriate contractual arrangements) to safeguard the personal and/or sensitive personal information transferred.

## Access to your information

**You** have a right to know what personal and/or sensitive personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Protection Officer at the address listed within this notice. **We** may need to confirm **your** identity before we can respond to **your** request.

If **we** do hold information about **you**, **we** will:

- give **you** a description of it;
- tell **you** why **we** are holding it;
- tell **you** who it could be disclosed to; and
- let **you** have a copy of the information in an intelligible form.



If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **our** Data Protection Officer.

## Data subject rights

Under UK data privacy laws, data subjects have certain rights in relation to their personal information, including a right of access (see above), a right to correct or supplement inaccurate / incomplete information, a right to request the deletion of information, a right to request the suspension of the processing of the information, a data portability right and a right to object to **our** processing of the personal information. These rights may only be available in certain circumstances and are subject to certain exemptions. For more information about **your** data subject rights please see the relevant privacy notice above or contact **us** using the details provided below.

## Data Retention

**We** keep **your** personal and/or sensitive personal information for as long as is reasonably required for the purposes explained in this notice. **We** also keep records – which may include personal and/or sensitive personal information – to meet legal, regulatory, tax or accounting needs. For example, **we** are required to retain an accurate record of **your** dealings with **us**, so **we** can respond to any complaints or challenges **you** or others might raise later. **We** will also retain files if **we** reasonably believe there is a prospect of litigation. The specific retention period for **your** personal and/or sensitive personal information will depend on **your** relationship with **us** and the reasons **we** hold **your** personal and/or sensitive personal information. Please contact **us** using the details below for more information on specific retention periods.

## Changes to this Notice

**We** keep **our** privacy notice(s) under regular review. **We** would encourage **you** to check back regularly for updates. The Great Lakes Insurance UK notice was last updated in May 2024. The ERGO UK Specialty Ltd notice was last updated in September 2024.

## Contacting Us

If **you** have any questions relating to the processing of **your** personal information and/or sensitive personal information, contact:

Data Protection Officer  
ERGO UK Specialty Limited,  
1 Fen Court,  
London, EC3M 5BN.

Telephone: **0121 200 5825**

E-mail: **dataprotectionofficer@ergo-specialty.co.uk**

## This document can be made available in other formats on request.

studentGuard is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310419. Registered in England 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.