





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. StudentGuard and Guardcover are trading names of Thistle Insurance Services Limited.

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**.

Please refer to the policy documents provided to **You** when the policy was purchased or amended, for details of the type and level of cover **Your** policy provides.

Your policy is arranged by Thistle Insurance Services Limited for ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited.

Your policy is based on the information **You** have given the **Administrator**.

You should:

1. read it carefully to ensure:
 - a) **You** understand all details of the cover, and
 - b) it meets **Your** needs;
2. check all details in **Your** policy schedule are correct;
3. tell the **Administrator** as soon as possible if **You** think any of the above is not the case; and
4. keep **Your** policy safe.

The **Administrator** will endeavour to give any help or information **You** need with this insurance.

The **Administrator** may monitor or record phone calls for training and to protect **You** and **Us**.

Information You have provided to Us – Your responsibility

In deciding to accept this insurance and in setting the terms and premium, **We** have relied on the information **You** have given the **Administrator**.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- a) Supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the policy,
- b) To make sure that all information supplied as part of **Your** application for cover is true and correct, and
- c) Tell **Us** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or may not pay any claim in full.

If **You** become aware that **You** have given information that is inaccurate or has changed, **You** must inform the **Administrator** as soon as possible.



If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation then following a breach of disclosure which is either deliberate or reckless, **We** are entitled to:

- a) void the contract, refuse all claims, and
- b) retain the premiums paid.

If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is deemed to be careless **We** are entitled, if cover would not have been offered, to:

- a) void the contract, refuse all claims, and
- b) return the premiums paid.

If **You** submit a valid claim and it transpires that **You** have breached **Your** obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is deemed to be careless **We** are entitled, if cover would have been offered but on different terms, to:

- a) treat the contract as being entered into but the contract will be treated as if it had been entered into on those different terms (other than terms relating to premium), and
- b) reduce proportionately the amount to be paid on a claim if **We** would have entered into the contract (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium.

“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 (or, if applicable, under the different terms provided for by virtue of paragraph i)), where:

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

higher premium

How to make a change to the policy

If **You** become aware that information **You** have given the **Administrator** is inaccurate, **You** must inform the **Administrator** as soon as reasonably practicable. If **You** need to change the information **You** have given the **Administrator** because a mistake has been made or if that information changes at any time, please contact the **Administrator** as soon as reasonably practicable on becoming aware of that mistake or change.

When **You** make a change to the policy or tell the **Administrator** about a change to the information **You** have given the **Administrator**, **We** or the **Administrator** will write to **You** if **We**:

- need to amend the terms of **Your** insurance; or
- require **You** to pay more for **Your** insurance.

You must tell the **Administrator** as soon as possible about any changes to the information **You** provided when **You** purchased or renewed this policy, for example:

- Change of insured location
- Change of equipment

This is not an exhaustive list and any changes **You** tell the **Administrator** about may affect **Your** cover or result in a change to **Your** premium. If **You** are unsure whether a change may affect **Your** cover, please contact the **Administrator**.



Contact the Administrator

If **You** would like to discuss any aspect of **Your** policy with the **Administrator**, including if **You** want to cancel **Your** policy, please call the **Administrator** on **0333 240 1750** or by email at support@guardcover.co.uk or in writing to studentGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB referencing your policy number.

How to make a claim

For claims, the **Administrator** acts on **Our** behalf as **Our** agent.

The Claims teams are available Monday to Friday 9am – 5pm. If **You** need to make a claim, please call **0345 450 4993**. Claims can also be reported via **Your** online portal 24/7, or **You** can contact the team at: claims@guardcover.co.uk

What to do if You have a complaint

We always aim to get things right first time and **We** are committed to ensuring that **We** achieve the highest level of service for **Our** customers. If **You** feel this hasn't happened, **We** would like to hear about it so that **We** have an opportunity to put things right for **You** and to improve **Our** service in the future. **Your** complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

Where do I start?

If **You** wish to raise a complaint **You** can contact **Us** by telephone, email or in writing using the details shown below, depending on the type of complaint.

To help **Us** investigate and resolve **Your** complaint, please provide the following:

- **Your** policy number
- Details of **Your** complaint
- **Your** contact details and **Your** preferred method of contact – these will help **Us** should **We** need to discuss **Your** complaint or require further information

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 **Administrator** 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.

Financial Ombudsman Service (FOS)

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**

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 staff OR
 - b) an annual balance sheet total of less than £5m

at 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.

Thank you for choosing studentGuard.

We hope **You** are pleased with **Your** cover and the service that **We** provide.

The Guardcover Team



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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.

- Accidental Damage** - Damage that is tangible; caused suddenly and by unexpected means.
- Administrator** - **Thistle Insurance Services Limited**
- Assault** - An intentional or reckless act that causes immediate and unlawful violence to **You** by a previously unknown third party at an identifiable time and place.
- College** - A recognised educational establishment of further or higher learning within the **United Kingdom**, at which **You** are a registered full-time student.
- Contents** - Household items, **Personal Possessions**, **Technology Items**, **Personal Money** and **Valuables** that **You** own or are legally responsible for and kept in **Your Home**.
- Contents Sum Insured** - The amount shown in **Your** policy schedule to represent the full cost of replacing **Your Contents**.
- Excess** - The first part of any claim which **You** must pay.
- Home** - 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 **Your** policy schedule.
- Incident** - A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.
- Land** - The land belonging to **Your Home**.
- Mobile Phone(s)** - A mobile phone or smartphone belonging to **You**, the primary function of which is to make or receive calls, and which uses a SIM card supplied in the **United Kingdom**.
- Mugging** - An act of robbery, or attempted robbery, with violence to steal **Your Personal Possessions**.
- Period of Insurance** - The time frame from the start date and end date shown on **Your** policy schedule and continuing for as long as **You** have paid, and **We** have accepted **Your** premium.
- Permanent Home Address** - The home of **Your** parent(s) or legal guardian(s) in the **United Kingdom**, where **You** normally live.
- Personal Money** - 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 **You** own or are responsible for, that are used for social or domestic purposes.
- Personal Possessions** - Clothing and other items designed to be worn or normally carried and belonging to **You**.
- Pollution** - means:
 - a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to:
 - (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
 - (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
 - b) all loss, accidental damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.



- Technology Items** - An electronic item belonging to **You**, which is or can be battery powered, and is designed to be portable. For the purposes of this insurance, **Technology Items** are: **Mobile Phones**; 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.
- United Kingdom** - England, Scotland, Wales, Northern Ireland and for the purposes of this policy only, shall include the Isle of Man.
- Unoccupied** - **Your Home** has not been lived in for more than 60 days in a row.
- Valuables** - Jewellery, gold, silver, precious metals, gemstones, clocks and watches, coins, medals, and stamp collections, works of art and furs.
- We/Us/Our** - (i) Great Lakes Insurance UK Limited; and
(ii) ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited
- You** - The person named on the policy schedule.
- Your** - Owned by, belonging to, or relating to **You**.



Each claim is subject to the following **Excess** unless otherwise stated on **Your** policy schedule.

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



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 key operated 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
<p>Section A – The Basic Cover</p> <p>Sudden and unexpected loss of or physical damage to Your Contents while they are in Your Home caused by the following.</p>	<p>Unless otherwise stated in the specific cover sections:</p> <ul style="list-style-type: none"> • Any Excess or depreciation. • Any loss or damage caused when the Home is Unoccupied. • Any amount greater than 40% of Your Contents Sum Insured value shown on Your policy schedule for any single item of Contents. <p>Valuables over £1,000 in total.</p>
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.	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • By people to whom You have given permission to be in Your Home. • By You, Your family and other people living at the property. • Loss or damage arising from the malicious erasure, distortion or misfiling of any computer software, data, or files unless the Contents are damaged by the same cause at the same time.
5. Storm or flood.	<ul style="list-style-type: none"> • Loss or damage caused by frost. • Loss or damage in cellars and basements due to a rise in the water table. • Anything that happens gradually.
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"> • Cost to repair the equipment or appliance itself. • Loss of oil and metered water.



What is covered	What is not covered
<p>7. Theft or attempted theft.</p>	<p>Theft:</p> <ul style="list-style-type: none"> • when Your Home is Unoccupied, • caused by deception unless this was used to gain entry into Your Home, • that You do not report to the police at Your first opportunity, • by You, or any person living at or given permission to be at the Home address, • from outbuildings, unless involving forcible and violent entry, • of Personal Money, Valuables or Technology Items from outbuildings, • when the Home 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, • of Personal Money, unless following forcible and violent entry to the Home address, • of any Personal Money over £100, • of Contents in the open, • any amount over £500 for loss or damage to Contents caused by theft or attempted theft from outbuildings that form part of Your Home, • any amount over £300 for any type of pedal cycle, e-bike, or scooter.
<p>8. Being hit by aircraft and other flying devices or anything dropped from them.</p>	
<p>9. Being hit by:</p> <ul style="list-style-type: none"> • vehicles; or • animals; or • falling trees or branches. 	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets. • Loss or damage caused by felling or lopping trees.
<p>10. Subsidence or heave of the site on which Your Home stands, or landslip</p>	<p>Damage caused by:</p> <ul style="list-style-type: none"> • the coast or riverbank being worn away, • bad workmanship or the use of faulty materials, • demolition, or by building work on Your Home, • the movement of solid floors, unless the foundations of the external walls of Your Home are damaged by the same cause and at the same time, • the action of made-up ground settling or by structures bedding down within 10 years of construction.



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



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



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



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



What is covered	What is not covered										
<p>15. Emergency access</p> <p>Up to £750 for loss or damage to Your Home that You are legally liable for caused by forced entry to Your Home by authorities in the event of a medical emergency.</p> <p>No Excess applies to this cover.</p>											
<p>16. Assault and mugging</p> <p>Part A</p> <p>If You are injured solely and directly as a result of a physical and criminal Assault or Mugging occurring anywhere within the United Kingdom, We will pay the following amounts:</p> <table border="1" data-bbox="177 936 770 1541"> <tbody> <tr> <td data-bbox="177 936 611 1043">If within 7 days of the Incident the injury results in emergency dental treatment to natural teeth.</td> <td data-bbox="611 936 770 1043">Up to £150</td> </tr> <tr> <td data-bbox="177 1043 611 1151">If within 90 days of the Incident the injury results in loss of life or permanent total disablement.</td> <td data-bbox="611 1043 770 1151">£5000</td> </tr> <tr> <td data-bbox="177 1151 611 1294">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 data-bbox="611 1151 770 1294">£20 per day</td> </tr> <tr> <td data-bbox="177 1294 611 1368">Damage to Your clothing and/or spectacles.</td> <td data-bbox="611 1294 770 1368">Up to £250</td> </tr> <tr> <td data-bbox="177 1368 611 1541">Stress counselling arising from an Assault or Mugging which results in either permanent total disablement or admission to hospital for a period greater than 2 days.</td> <td data-bbox="611 1368 770 1541">Up to £150</td> </tr> </tbody> </table> <p>Part B</p> <p>Subject to Your claim being covered by Part A:</p> <p>(1) We will also pay up to £1,000 towards additional costs reasonably incurred by You in undertaking a further year of study if You are prevented from taking examinations as a result of an Assault or Mugging.</p> <p>(2) We 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 Assault or Mugging, Your 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 Your clothing and/or spectacles.	Up to £250	Stress counselling arising from an Assault or Mugging which results in either permanent total disablement or admission to hospital for a period greater than 2 days.	Up to £150	<p>The Assault or Mugging benefit for injury or loss of life, if:</p> <ul style="list-style-type: none"> • caused by deliberate self-inflicted injury, suicide, or attempted suicide, • caused by deliberate exposure to exceptional danger (except in an attempt to save human life), • caused by a provoked Assault, fighting (except in bona fide self-defence) or a criminal act committed by You, • occurring in any country outside the United Kingdom.
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 Your clothing and/or spectacles.	Up to £250										
Stress counselling arising from an Assault or Mugging 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"> • You must take all reasonable steps to limit the likelihood of sustaining physical injury as a result of an Assault or Mugging. • If an injury occurs You must, as early as reasonably possible, place yourself under the care of a duly qualified medical practitioner. • You, or Your 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 Us, or on Our 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 You. You must undergo any reasonable medical examination We request. • The police must be notified within 24 hours of an Incident of Assault or Mugging. • No Excess applies to this cover. 	



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

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



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



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



What is covered	What is not covered
	<p>Theft:</p> <ul style="list-style-type: none"> • when the Home 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, • from the Home address when it is Unoccupied, • from any building or premises other than the Home or Permanent Home Address unless following forcible and violent entry or exit, • that has not been reported to the police. <p>Damage:</p> <ul style="list-style-type: none"> • caused by wear and tear, • caused by rot, mildew, rust, corrosion, insects, woodworm, rats, mice, squirrels, owls, birds, foxes, bats, badgers, repair, or renovation, • caused by electronic or mechanical breakdown or failure, • caused by faulty design, faulty plan, faulty specification, faulty workmanship, or faulty materials, • caused by gradual deterioration or loss of value. <p>Unauthorised use:</p> <ul style="list-style-type: none"> • After Your Mobile Phone has been stolen if no phone lock code is installed, • Where You have failed to notify Your network provider as soon as is reasonably possible, • After You have reported the loss to Your network provider, • Unauthorised data use or calls originating outside the United Kingdom, • Any amount over £150 for unauthorised calls or data use following the Theft of Your Mobile Phone.



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 the **Contents Sum Insured** immediately prior to any loss does not represent the full replacement cost, **We** will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost.

This means, if **Your Contents** has a sum insured of £7,500 and at the time of a loss the real replacement value is £10,000, then the amount of underinsurance is 25% and **Your** claim will be reduced by 25% also.

For example, if **You** suffer damage of £2,500 and there is a £100 policy **Excess**. This means **Your** claim would be paid as follows:

- Claim = £2,500
- less £100 excess = £2,400
- less 25% underinsurance = £1,800

On this basis, **We** will only pay £1,800.



We will not indemnify **you** or anyone else insured under this policy against any loss, accidental damage, bodily injury, legal liability or expense directly or indirectly arising out of, caused or contributed by, related to or linked to any of the following:

Asbestos

The manufacture, mining, processing, distribution, testing, remediation, removal, storage, sale, use or exposure to asbestos materials or materials containing asbestos.

Contractual Liability

Any liability that only exists because of a contract or agreement.

Cyber and Data

Any malicious or non-malicious electronic data activity (including computer system failure, computer hacking or misuse] and/or a cyber incident), including but not limited to any action taken in controlling, preventing, suppressing or remediating any cyber act or incident.

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.

Intentional Actions

1. **You** or anyone else insured under this policy engaging in any illegal or criminal act.
2. **You** or anyone else insured under this policy being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor.
3. Suicide, attempted suicide or deliberate injury to **You** or anyone else insured under this policy or putting yourself in unnecessary danger (unless trying to save human life).
4. A deliberate or malicious act, or failure to act (omission).

Jurisdictions – USA and Canada

Any payment for any claims, settlement and/or compensatory damages, including any related injunction or restraining order costs and claimant costs recoverable from **You** or anyone else otherwise insured under this policy and/or defence costs in connection with any claim(s) made against **You** or anyone else otherwise insured under this policy alleging, arising out of, based upon, or attributable to legal action or litigation which is brought in a court of law constituted in the United States of America or Canada.

Micro-Organism

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.



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.

Pollution

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

Pressure Waves

Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.

Prior Loss/Damage

Notwithstanding any other provision in this policy, any loss or damage which occurred prior to the period of insurance.

Punitive Damages, Penalties and Fines

Any award of punitive, aggravated or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages or in any other form.

Radioactivity

Radioactivity, including but not limited to contamination by radioactivity from any nuclear fuel, waste, weaponry or equipment.

Riot, Civil Commotion or Strikes

Any act of or participation with riots, civil commotion or strikes.

Terrorism

Any act of terrorism, meaning an act including but not limited to the use of force, violence and/or threat, of any person(s), whether acting alone or on behalf of or in connection with any organisation(s).

War

Any act of war, invasion, civil war, rebellion, revolution or a similar event.



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 may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for **Us** to do so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) non-payment of Premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions
- e) a change in **Your** circumstances means that **We** can no longer provide cover
- f) where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime
- g) 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
- h) where **You** have misrepresented or provided false information to the questions asked when **You** purchased, renewed or amended **Your** policy.

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premium less a charge for the cover already provided, unless the reason for cancellation relates to General Conditions - Fraud or if a claim has been made or there has been an **Incident** likely to result in a claim.

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.

How You can cancel the policy

If **You** wish to cancel the policy at any time, please contact the **Administrator** using the contact details listed in the "Contact the administrator" section above.

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 at the time of any claim covered under this policy, **You** have any other insurance policy which covers the same loss, damage or liability, **We** will not pay more than **Our** rateable share.



Fraud

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **You** caused deliberately or
- acting dishonestly or exaggerating a claim

We

- a) are not liable to pay the claim: and
- b) may recover from **You** any sums paid by **Us** to you in respect of the claim; and
- c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

Law applicable to 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.

Financial sanctions

We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Amendments

Mid-term amendments to **Your** policy may be subject to an additional cost of cover (e.g. additional premium). Details of any other administration fees will be set out in **Your** Terms of Business Agreement. Optional covers that **You** might have chosen can only be added or removed at new business inception or renewal and not during the policy term.

Contracts (Rights of Third Parties) Act 1999

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



Renewal of Your Policy

We reserve the right not to invite the renewal of **Your** policy. In this event **We** will notify **You** in writing to let **You** know.

We will issue a renewal quotation at least 21 days before **Your** current policy end date. This will detail **Your** current chosen covers, insured items, any policy changes, and the renewal premium. If **You** need to amend **Your** cover, insured items, or personal details, please contact the **Administrator** so **We** can update **Your** renewal quotation.

Payment options and details explaining what **You** need to do to renew **Your** policy will be shown in **Your** renewal quotation. **We** reserve the right not to invite the renewal of **Your** policy. In this event **We** will notify **You** in writing to let **You** know.



Claims Conditions

- a) **You** must report to the **Administrator** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim as soon as reasonably possible but, in no event later than 30 days after **You** became aware of the **Incident**.
- b) **You** shall give such information and assistance as **We** may reasonably require, substantiating any claim and where requested, providing proof of **Your** identity prior to settlement of any claim and take all practical steps to get back any property which has been lost.
- c) **You** must fill in the claim form and send it to the **Administrator** together with any supporting documentation. Supporting information may include, but is not limited to, damage assessments, local authority/medical or police reports, evidence of ownership and proofs.
- d) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police and obtain a Crime Reference Number.
- e) **You** must send the **Administrator** details of any Third Party claim, writ or summons (including Court proceedings) as soon as you receive it and in no event later than 14 days after receipt.
- f) **You** or any person claiming coverage must give all information and assistance to the **Administrator** and not negotiate, pay, settle, admit or repudiate any claim without the **Administrator's** written consent.
- g) **You** must not throw away, get rid of or destroy any items that are damaged until **We** say so.

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.



The Insurer 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) 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 and Wales. Company Registration Number 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



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/contentloungue/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**
Email: dataprotectionofficer@ergo-specialty.co.uk

This document can be made available in large font on request.

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