Student contents insurance

Insurance included with your accommodation, plus top up options
**Student contents insurance**

Students contents insurance provides cover for students when they are away from home at college or university. The policy provides cover in various categories, including accidental damage to rooms, as well as cover for your bicycle and laptop, on and off College premises.

<table>
<thead>
<tr>
<th>COVER TYPE</th>
<th>COVER LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contents</td>
<td>£5,000</td>
</tr>
<tr>
<td>Personal Possessions outside your college room</td>
<td>£200</td>
</tr>
<tr>
<td>High risk items and valuables cover</td>
<td>£1000</td>
</tr>
<tr>
<td>Laptops, iPads, Tablets &amp; Kindles outside college room or house</td>
<td>£500</td>
</tr>
<tr>
<td>Freezer Contents</td>
<td>£100</td>
</tr>
<tr>
<td>Money in your college room</td>
<td>£75</td>
</tr>
<tr>
<td>Desktop computer</td>
<td>Included in Contents</td>
</tr>
<tr>
<td>College library books</td>
<td>Up to sum insured in residence, UPP limit outside</td>
</tr>
<tr>
<td>College property on loan in your college room</td>
<td>Up to contents sum insured, UPP limit outside</td>
</tr>
<tr>
<td>Pedal Cycles including accessories</td>
<td>£200</td>
</tr>
<tr>
<td>Accidental Damage to own contents</td>
<td>No (available via top up)</td>
</tr>
<tr>
<td>Accidental Damage to your College room</td>
<td>£5000</td>
</tr>
<tr>
<td>Claim Excess</td>
<td>To landlord’s property £50, all other claims £30</td>
</tr>
<tr>
<td>Personal Liability cover</td>
<td>£5,000,000</td>
</tr>
</tbody>
</table>

Policy underwritten by Salvation Army General Insurance Company

(Some profit from the sale of this policy will go to benefit local Salvation Army branches)

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**FAQ’s**

**What do I need insurance?**
To protect your contents and personal possessions while living in Halls or shared student house against risks such as fire, theft and flood. The policy also includes, as standard, £5,000 accidental damage to landlords contents, fixtures and fittings.

**What cover do I have?**
Your college has chosen to provide you with this basic cover as part of your accommodation charge in line with the summary of cover. You can top this up and such top up cover will be in addition to the basic cover provided by the college. You will arrange and pay the extra premium for the top up via S-Tech Insurance Services directly.

**Why should I top up?**
To ensure such items as laptops, mobile phones, musical instruments and bikes have adequate cover in the event of loss or damage.

**When does the cover operate?**
The cover provided by the college only operates whilst you are resident in accommodation provided by the college. This will include possessions left securely stored in college accommodation where your college has included this optional cover for vacation periods. The cover is based on the main college residence you specify. If you move address the cover will cease unless you advise us.

**What is meant by high risk items and valuables limit of £1,000?**
All items of this type are insured to a maximum value of £1,000 whilst in your college room unless you have opted to top up this cover. High risk items and valuables are any of the following: television, radio, recording and audio equipment, jewellery, gold, silver and articles of precious metal, personal computers, clocks, watches, cameras, pictures, works of art and musical instruments.

**What is meant by Personali Possessions?**
These are items that are kept on or about your person and taken with you when you leave your accommodation. Examples include, but are not limited to, watches, cameras, pictures, works of art and musical instruments.

**What is Accidental Damage and why do I need it?**
This cover includes damage such as dropping, spilling or knocking something over. You can add this for your own contents by visiting the following website www.s-tech.co.uk/students-insurance-top-up/

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**What do I need to do?**
The policy taken out by your college automatically provides you with cover if you pay them for your accommodation. You do not need to do anything.

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**What if this is not enough cover for all of my possessions?**
This policy provides a cushion of cover for all students, if the cover levels shown above are not adequate simply go online and get a quote at www.s-tech.co.uk/personal/personal-insurance/home-property-insurance/studentscontents/

On the website you will be able to select your college, choose which areas of cover you would like to increase and submit a quote request.

**Additional cover can be purchased to increase cover limits for**

- £115 inclusive of IPT
  - £1,000 laptop
  - £300 general top up away from halls
- £165 inclusive of IPT
  - £1,500 laptop
  - £500 general top up away from halls

Should you require cover beyond those limits set within the above two options we can provide a bespoke quotation upon request.

**How do I make a claim?**
If the claim relates to your own contents use this link and complete a claim form:

www.s-tech.co.uk/students-insurance-make-a-claim

If the claim relates to the property i.e. attempted break-in or water leak, please contact your College Accommodation or Maintenance Manager in the usual way.

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**What if I need to make changes to my policy?**
Call us on 01223 445918 and we can action your change.

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**What if I need to make changes to my policy?**
Call us on 01223 445918 and we can action your change.
Don’t hesitate to give us a call whenever you have a question about insurance or financial services. We’re happy to help however we can.

Alan Boswell,
Executive Chairman