

Student Contents Policy Summary

This policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select Contents cover with the option to include accidental damage and all risks to provide cover to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
NEW FOR OLD Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> • For household linen, clothing and pedal cycles a deduction may be made for wear and tear. • If the sum insured selected is less than the full replacement value, your claim may be reduced. • Policy Excess as shown on schedule. 	Contents – Cover A
Standard Accidental Damage Covers accidental damage to television, video, audio & computer equipment, mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded. • Policy Excess as shown on schedule. 	Contents – Cover A
Accidental Damage to Landlords buildings, contents, fixtures and fittings, greenhouses and sheds, part of structure, decoration.	<ul style="list-style-type: none"> • Excludes wear and tear. • Limit as shown in policy schedule • Policy Excess as shown on schedule 	Contents – Cover A
High Risk Items & Valuables Possessions such as televisions, radios, recording and audio equipment, jewellery, gold, silver, articles of precious metal, personal computers, clocks, watches, cameras, furs, pictures, works of art and curios, stamp, coin and other collections – automatically covered for up to 1/3 of the contents sum insured.	<ul style="list-style-type: none"> • Items valued over £1000 unless specified on policy schedule. • Policy Excess as shown on schedule. 	Contents – Cover A

Other covers available		
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Personal Possessions Cover Covers your valuables, personal effects and clothing against accidental damage or loss while in or away from the home.	<ul style="list-style-type: none"> • Property more specifically insured • Musical instruments must be specified • See Standard Cover above. • Policy Excess as shown on schedule. 	Personal Belongings - Cover B&C
Freezer Food Loss or damage caused by a rise or fall in temperature.	<ul style="list-style-type: none"> • Claims over the policy limit in the schedule. • Loss or damage resulting from the deliberate act of any power supply authority or their withholding or restricting of power. • Policy Excess as shown on schedule. 	Contents – Cover D
Money & Credit Cards Loss of money or loss resulting from a credit card being lost or stolen and then used fraudulently.	<ul style="list-style-type: none"> • Claims over the policy limit in the schedule. • Policy Excess as shown on schedule. 	Personal Money & Credit Card – Cover E
Pedal Cycles Loss or damage to any pedal cycle belonging to your family.	<ul style="list-style-type: none"> • Limit as per policy schedule with option to increase • Theft of unattended cycles unless in a building or securely locked to immovable object. • Policy Excess as shown on schedule. 	Pedal Cycles – Cover F
Full Accidental Damage Over and above our standard cover, this provides extra protection: e.g. knocking over a vase.	<ul style="list-style-type: none"> • See Standard Cover above. • Also, excludes damage to clothing & food and damage caused by pets. • Policy Excess as shown on schedule. 	Contents – Cover A

General Conditions & Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions	Policy Section
<ul style="list-style-type: none"> • No cover is provided for wear and tear, maintenance or anything that happens gradually. • If you leave your home unoccupied for more than 45 consecutive days, let it to anyone or use your home, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply. 	All Sections
Excesses & Limits Policy Section	Policy Section
<ul style="list-style-type: none"> • Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule. 	All Sections

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Claims will be handled at the address shown on your Schedule. Should you wish to claim under your policy you should call N W BROWN INSURANCE BROKERS LIMITED on 01223 720352 and ask for the household claims department.

You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint. Customer Relations Contact Details:

Customer Relations Office,

Dean Clough Industrial Park,

Bowling Mill,

Halifax HX3 5WA

01422 325060

01422 325146

customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied Royal & Sun Alliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall,

London E14 9SR

0845 0801800

enquiries@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

Royal and Sun Alliance Insurance plc. is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Authority as an insurance company and, with effect from 14th January 2005, to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

For your protection, telephone calls may be recorded and may be monitored.