

Introduction

This is a summary of the E&L® Student Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your policy schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section is dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed briefly to highlight the main policy benefits and significant/unusual exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

Significant Features and Benefits

Significant or Unusual Exclusions and Limitations

Section 1 - Personal Possessions

Exclusions applying to section 1

Cover of personal property up to the amount specified in the schedule following loss due to: (1). Theft from premises as detailed in Geographical Limits. (2). Fire, lightning, explosion or thunderbolt. (3). Storm or flood, plus escape of water from a fixed water drainage or heating installation. (4). Escape of oil from a fixed oil-fuelled heating installation. (5). Vandalism.

Section 2 - College/Landlord's Property

Exclusions applying to section 2

Cover of your legal liability for college or landlord's property for which you are responsible as a tenant, up to the amount specified in the schedule following loss due to: (1). Theft from premises as detailed in Geographical Limits. (2). Fire, lightning, explosion or thunderbolt. (3). Vandalism. This section is dependent on all terms and conditions detailed in this wording.

Section 3 - Pedal Cycles

Exclusions applying to section 3

Cover of pedal cycle if it is itemised on your schedule, up to the amount specified. Cover is for total loss or destruction as a result of: (1). Fire and (2). Theft.

Section 4 - All Risks

Exclusions applying to section 4

We will cover any item specifically detailed under the All Risk section of the schedule for any loss, theft, destruction or damage occurring anywhere in the UK. Cover includes 30 days world-wide cover.

- Any single item worth more than £1000 outside the UK.

Section 5 - Computers: ROOM ONLY

Exclusions applying to section 5

Cover for theft of computer equipment. Theft must occur while the computer equipment is situated in your term-time room address. We will pay up to the amount specified in the schedule in respect of those items individually stated.

Section 6 - Computers: ALL RISK

Exclusions applying to section 6

Cover is for loss, theft, destruction or damage occurring anywhere in the UK. We will pay up to the amount specified in the schedule in respect of those items individually stated. Cover includes 30 days world-wide cover.

- Any single item worth more than £1000 outside the UK.

Section 7 - Holiday Room Cover

Exclusions applying to section 7

We will pay for loss or damage to your personal possessions, due to those perils detailed in Section 1, occurring while your possessions are left in your unoccupied room(s) at your term-time address during holiday periods.

- Any loss, if your possessions were left in your room for more than 35 days during each holiday period.
- Any loss, if your possessions were not locked securely in an unoccupied room(s) and you had sole access to that room(s).
- Any loss in excess of the amount detailed in your schedule.

Section 8 - Public Liability

Exclusions applying to section 8

Cover to the amount specified in the schedule in respect of:- (a). amounts you become legally liable to pay and/or (b). costs and expenses of defending litigation incurred with our written consent for claims made against you for death or bodily injury arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through your use of insured items specified in the schedule.

- Death or bodily injury sustained in connection with your carrying on of any trade, business or profession or use of the insured items for hire or reward.
- Death or bodily injury to you, any person handling the insured items with your permission or consent, any members of your household, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
- Any event which results from your deliberate act or omission and which could reasonably have been expected by you having regards to the nature and circumstances of such act or omission.
- Death or bodily injury as a result of animals in your possession, ownership, custody or control.
- Death or bodily injury as a result of your ownership, use or occupation of land or buildings.

Section 9 - Fraudulent use of Credit Card

Exclusions applying to section 9

Cover for the fraudulent use of all credit cards up to the amount specified in the schedule.

Section 10 - College Property on Loan

Exclusions applying to section 10

Cover to the amount specified in the schedule in respect of any legal liability for loss or damage to any college equipment on loan to you, for which you are personally responsible.

Section 11 - Personal Accident

Exclusions applying to sections 11

Cover to the amount shown in the schedule if you have an accidental bodily injury caused by use of the insured items during the period of insurance shown on the schedule resulting in;

- (1). Death.
- (2). Total and irrecoverable loss of sight in one or both eyes.
- (3). Total loss by physical severance or complete and irrecoverable loss of use of one or both limbs.
- (4). Total and irrecoverable loss of auditive power of both ears.

Section 12 - Permanent Disablement

Exclusions applying to section 12

Cover to the amount specified in the schedule if you are injured as a result of an accident caused by external, violent and visible means as detailed below and this injury results in permanent disablement within 365 days of the accident. We will cover accidents caused by: (1). Thieves or fire in your room(s). (2). Mugging or assault, including in the street or other public places anywhere in the UK. (3). Any motor vehicle or public transport accident while you are a passenger or pedestrian or any other accident.

Section 13 - Missed Exams

Exclusions applying to section 13

If due to an accident causing bodily injury which is covered under Sections 11 or 12 you are unable to take exams we will pay up to the amount specified in the schedule towards additional costs reasonably incurred by you of re-sitting the exams.

Section 14 - Reimbursement of Fees, Rent and College Expenses

Exclusions applying to section 14

Cover to the amount specified in the schedule for any fees, rent or college non-recoverable expenses that are paid in advance. Alternative accommodation expenses must be incurred for the period you are unable to attend college in excess of seven days, following an accident causing bodily injury.

Section 15 - Accidental Death of Parent

Exclusions applying to section 15

Cover to the amount specified in the schedule if a parent or guardian on whom you rely to help finance your course dies as a result of an accident caused by external, violent and visible means.

Section 16 - Telephones and Meters

Exclusions applying to section 16

Cover to the amount specified in the schedule for loss or damage to college / landlord's telephones and meters for which you are legally responsible as a tenant.

General Exclusions & Limitations that apply to 2 or more policy sections

- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Theft by deception.
- Smoke damage and damage to interior decorations.
- Loss due to frost subsidence, ground heave or land slip, or flood caused by escape from premises/pipe work not under ownership or control of the insured.
- Any property not solely and exclusively owned by you (other than college/landlord's property covered under Section 2), and solely and exclusively for your use.
- Any loss due to theft or attempted theft if the security requirements are not adhered to.
- Loss of or damage to cycle accessories.
- Losses if the cycle is not locked to a permanent fixture, unless garaged under lock and key at the risk address.
- Theft from vehicles unless items are in direct transit, but excluding any item not locked in a boot or compartment totally out of sight or any item reached by removing a shelf or partition.
- Loss from premises built substantially of anything other than brick, stone or concrete with slate, tiled or concrete roof or loss from caravans or trailers.
- Theft from premises or vehicles unless proved by forcible and violent entry or exit, causing substantial damage.
- Any loss of or damage to property left unattended in an open or public place or communal area.
- Loss of cash, currency, banknotes, stamps, tickets, keys, documents, securities or the like.
- Loss from any building left unattended or unoccupied (other than agreed storage areas or your room if Holiday Room Cover as detailed under Section 7 applies).
- The cost of replacing data and software that was not purchased commercially or that was accidentally or deliberately erased.
- Any sports equipment while in use.
- Mobile phones.
- We will not make a payment under Sections 11 or 12 for the same accident or the same person under more than one of the benefits listed in the schedule. After we have agreed to pay one of the scheduled benefits we will have no further liability for that person under this section.
- Bodily injury that happens while under the influence of alcohol or drugs, or any act of deliberate self-inflicted injury or suicide by you.
- Loss resulting from the insured undertaking hazardous pursuits unless we are given prior advice and the appropriate premium paid and any additional terms and conditions included as deemed necessary by us.
- Death or injury as a result of you taking part in any naval, military or air force service or operations.
- There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: you or someone acting on your behalf; someone caring for or in control of the insured property; or one of your relations, agents, employees, licensees, paying guests or someone living with you.
- Use of insured property for anything other than for social, domestic or pleasure purposes.
- Any consequential loss.
- Loss arising from wear and tear, gradual deterioration, moths, vermin or from any process of cleaning, repairing, alterations, dyeing or restoring any article.
- Loss arising solely from electrical or mechanical break down or derangement.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by influenza or any derivation or variant thereof.

How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

Policy alteration & cancellation rights

Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing claims@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the General Manager's response.

Details about our Regulators

Entertainment & Leisure Insurance Services Ltd. is an appointed representative of The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Equine and Livestock Insurance Company Limited's Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS

This scheme is underwritten by The Equine & Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.