cover4insurance.com

# An Overview of Your Cover

## With Add-On Options Available at an Extra Fee

SANCTUARY STUDENTS

Group Scheme for
**Sanctuary Students**

**Master Policy Number: SANC2026, for the 2026/2027 academic year**

Please Scan the QR Code to View Your Cover Details

**IMPORTANT:**
Please read thoroughly to confirm your insurance meets your requirements. Additional coverage options are included in the enclosed documents

Platinum Trusted Service Award 2023 feefo

Insurance Choice Awards Best Student Insurance Provider Winner 2022

# Dear Resident

Your possessions are automatically insured by the Cover4Insurance policy. You may have the need for additional cover; this brochure explains the cover we provide and the additional cover options available to you.

## SUMMARY OF COVER

Shown below is a brief outline of the cover provided for students living exclusively in accommodation managed by Sanctuary Students.

**IMPORTANT:** This leaflet provides only a summary of the terms and conditions of the master policy, we strongly recommend that you read the full policy wording, a copy of which is available to view and download at **www.cover4insurance.com/sanctuary-students**

## WHAT AM I INSURED AGAINST?

Basic cover insures your personal possessions on a new for old basis against theft (whether or not someone physically breaks into your room/flat), fire, burst pipes, storm, vandalism, flood, explosion and lightning. In the event of a claim, items will be replaced as new, regardless of age or condition (except clothing, linen and rented household goods where a deduction is made for wear and tear).

## WHERE AM I INSURED?

You are covered within your accommodation, or any place of residence at which you are temporarily residing and in direct transit to and from your home address at the beginning and end of each term.

**IMPORTANT:** If you require cover outside of your accommodation it is available as an optional extension to the basic cover. Please refer to the "Top Up Covers" section of this leaflet for further details.

## WHO INSURES ME?

This policy has been arranged on behalf of Cover4Insurance.

Cover4Insurance is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at www.fca.org.uk.

This insurance is underwritten by Canopius Managing Agents Limited. Canopius Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopius Managing Agents Limited is registered in England & Wales number 01514453. Registered Office: Floor 29, 22 Bishopsgate, London EC2N 4BQ.

## WHEN DOES MY COVER START?

Basic cover commences at the start of your tenancy agreement for personal possessions (or when your proposal is accepted, if later, for optional extensions) and finishes when your tenancy expires. You will then be responsible for arranging your own insurance cover.

**IMPORTANT:** You may need to extend the basic cover to ensure your requirements are met. You can view the optional extensions available to you by referring to "Top Up Covers" section of this leaflet.

# Group Cover Explained

## WHERE AM I COVERED?

Your items are covered inside your room/flat against fire, flood, theft, and any other perils listed in your policy wording.

## WHAT IS COVERED

- **Personal possessions** - up to £10,000 in total.
- **Computer equipment** - up to £2,000 in total.
- If you are registered as disabled computer equipment is increased to £4,000.
- **Landlord's property** - up to £5,000, for theft or fire damage.
- **University property on loan and library books** - up to £750.
- **Replacement locks & keys** - up to £100.
- **Rented household goods** - up to £1,250.
- **Personal money** - up to £50, for theft from your room following forcible entry.
- **Credit / debit card fraud** - up to £500, for theft from your room following forcible entry.
- **Personal accident** - up to £50,000, on a scale of benefits.
- **Accidental death, injury or illness of a financially supporting parent or guardian** - up to £5,000.
- **Legal liability** - up to £1,000,000 for injury to others or damage to their property.
- **Food spoilage** - up to £50 following mechanical failure of fridge/freezer.
- **Mobile phones** - up to £500 for theft from your room following forcible entry.
- **Personal possessions from communal areas -** up to £1,000 for theft following forcible entry.
- **Contact lenses** - for theft from your room up to £150.
- **Damage to clothing** - up to £300, following failure of laundry equipment.
- **Criminal assault** - up to £500.
- **Emergency clothing** - up to £250.

## KEY EXCLUSIONS – WHAT IS NOT COVERED

- Cover outside your room/flat (unless basic cover is extended).
- Pedal Cycles (unless basic cover is extended)

## MAXIMUM AMOUNTS PAYABLE?

- The following categories of items are subject to a maximum amount payable during the period of insurance.
- Possessions single item limit - £1,500.
- Laptops, tablets, and portable computers - up to £2,000 in total.
- Desktop computer equipment - up to £2,000 in total.
- Jewellery, watches, and other valuables - £1,000 in total.
- Audio, DVD, video players, computer consoles, hard drive and other data carrying media - up to £1,000 in total.
- Computer games, CDs, DVDs, videos, mini-discs, records, and cartridges - up to £600 in total.
- Photographic equipment, video cameras and camcorder - up to £1,000 in total.
- Sports equipment - up to £1,000 in total.
- Rented household goods - up to £1,250 in total.

## POLICY EXCESS (the first amount you will have to pay for each claim):

| SECTION OF COVER | EXCESS |
|---|---|
| Food spoilage | £10 |
| Computer equipment | £50 |
| Landlord's property | £100 |
| All other secitons | £25 |

## YOUR DUTY OF CARE

You must, at all times, take all reasonable steps to prevent accidents, loss and damage.

**IMPORTANT:** If you require cover outside of your accommodation it is available as an optional extension to the basic cover.

Please refer to the "Top Up Covers" section of this leaflet for further details.

We strongly recommend that you read the full policy wording, a copy of which is available to view and download at: **www.cover4insurance.com/sanctuary-students**

# Top up covers / optional extensions

## Our Optional Cover Extensions include a range of valuable add-ons to your policy.

We offer cover for items outside of your room such as laptops, mobile phones, tablets, and pedal cycles.

Our Mobile Phone & Specified Items cover provides protection anywhere within the UK plus up to 60 days worldwide.

Meanwhile, our Pedal Cycles cover includes public liability.

Optional extensions are also available for:

- Course Fees & Rental Protection;
- Legal Expenses;
- Digital Download;
- Musical Instruments;
- Exam & Coursework Cover; and
- International Student Repatriation Cover.

# How to purchase optional extensions / top ups

**CALL US:**

**TO BUY AN EXTENSION OR TOP-UP COVER, CALL US ON 0161 772 3390*.**

Our office is open from 9am to 5pm, Monday to Friday, excluding public holidays. Our customer service representatives will help you choose the right cover and answer any questions you may have.

**BUY SECURELY ONLINE:**

**YOU CAN ALSO BUY TOP-UP COVERS SECURELY ONLINE AND SAVE MONEY**.

Please note, all telephone applications are subject to a £5 administration fee. To purchase online, visit our website at **www.cover4insurance.com/sanctuary-students**

**SCAN ME**

**14 DAY MONEY BACK COOLING OFF PERIOD:**
Do not forget, you have a 14-day cooling-off period during which you can return the top-up policy if you feel that it does not meet your needs. We will refund your premium provided no claims have been made.

# Benefits Hub

Welcome to our exclusive Benefits Hub, available to you as a student resident. We believe in providing our valued partners with the best possible service, which is why we are excited to offer you free access to our Benefits Hub.

With this hub, you can enjoy a range of discounts and cashback offers from reputable retailers, helping you save money on everyday essentials and leisure activities.

Our Benefits Hub provides you with access to hundreds of offers from popular retailers such as Apple, Tesco, John Lewis, and more. You can save money on a wide range of products, including groceries, clothing, electronics, and more. The discounts range from a few percentage points to 50% or more, depending on the offer.

Using our Benefits Hub is incredibly easy. All you need to do is log in to your account, browse the available offers, and select the ones that interest you. Once you have selected an offer, clear instructions on how to redeem the discount or cashback will be provided.

Some of the most popular savings available on our Benefits Hub include discounts on gift cards for groceries from major retailers, popular clothing brands like Nike, Adidas, and Primark, electronics and tech products from leading brands like Apple, Samsung, and HP, and offers on leisure activities like cinema tickets, theme parks, and days out.

## How to access the Benefits Hub

To gain access to our exclusive Benefits Hub, you need to confirm your cover with us.

Simply scan the QR code on the front or back cover of this leaflet, and you will be directed to the confirmation page.

Once your cover is confirmed, you will be given free access to our Benefits Hub, where you can enjoy a range of discounts and cashback offers from popular retailers.

Do not miss this fantastic opportunity to save money on everyday essentials and leisure

# Confirm Your Cover

- Scan the QR Code
- Enter Your Name
- Email Address
- University/Accommodation Provider: Sanctuary Students

**Once Registered You Will Be:**

- Emailed your policy documents.
- Entered into a free prize draw with a chance of winning £500** winner to be announced in early November 2026.
- Provided exclusive access to our Benefits Hub where you can access a huge variety of savings and discounts across many reputable retailers.
- You will be sent a 10% discount code for our Student Possessions Insurance when this policy expires

# How to claim

For advice on how to make a claim and to download a claim form please visit our website.

**ONLINE:** www.cover4insurance.com/claims
**PHONE US:** 0161 974 1101*
**EMAIL:** claims@cover4insurance.com

**CONTACT US**

Cover4Insurance, The Stables, Old Co-Op Yard, Warwick Street, Manchester, M25 3HB
**Email:** blockhalls@cover4insurance.com

**www.cover4insurance.com**

**cover4insurance**

**CONFIRM YOUR DETAILS ONLINE TO BE ENTERED INTO A FREE PRIZE DRAW TO WIN £500***

**Register to win competition all entries must be received by the 30/10/2026.

full terms and conditions are available online at: www.cover4insurance.com/register

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*For our joint protection, calls may be recorded and/or monitored. Calls will be charged at a maximum of 16p per minute from BT lines. Call charges from non-BT lines may vary.

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