

# Student and Graduate Contents Cover

## Policy Summary

This is a summary of cover available under the Student and Graduate Content Cover. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from AXA Insurance UK plc on request.

### Student and Graduate Contents Cover

Student and Contents Graduate Cover is an annual household insurance contract underwritten by AXA Insurance UK plc.

Student and Graduate contents Cover offers a Contents policy where there is a fixed sum insured and maximum claim limit. The maximum claim limit for Contents must be high enough to replace, as new, all the Contents of your home.

The policy offers Contents including Accidental Damage as standard and Specified Personal Belongings. Any extensions of cover you have chosen and the maximum claim limits are shown on your policy schedule and within the policy document.

### Main benefits

Under the Contents cover, we will cover your household goods and personal belongings that you own or are legally responsible for against loss or damage from specific perils (for example – fire or theft), as summarized on the next page and detailed in your policy document.

Cover	Contents	Standard Policy Limits	Where to find in your policy booklet
Contents	✓	The maximum claim limit is £35,000	Section 1 - Contents
High-risk property	✓	£5,000 (can be increased on request) single item limit £1,500	Section 1 - Contents
Business equipment	✓	£5,000 (single item limit £1,500)	Section 1 - Contents
Money	✓	£250	Section 1 - Contents
Tuition Fees	✓	£9,000	Section 1 - Contents
Credit Cards	✓	£500	Section 1 - Contents
Coursework Cover	✓	£1,000	Section 1 - Contents
Theft of contents from an outbuilding or garage	✓	£500	Section 1 - Contents
Contents in the open	✓	£150	Section 1 - Contents
Public and personal liability	✓	£2 million	Section 1 - Contents
Frozen Food	✓	£300	Section 1 - Contents
Tenants Liability	✓	£4,000	Section 1 - Contents
Loss of metered water/oil	✓	£1,000	Section 1 - Contents
Data replacement	✓	£500 (£2,500 in any period of insurance)	Section 1 - Contents
Loss or damage to downloaded data	✓	£500 (£2,500 in any period of insurance.)	Section 1 - Contents
Specified personal belongings	✓	Your choice	Section 1 - Contents
Replacement locks and keys	✓	£250	Section 1 - Contents
Rent and alternative accommodation	✓	£10,000	Section 1 - Contents

## Significant exclusions and limitations

Detail	What is not insured	Where to find info in your policy booklet
General policy conditions and exclusions applicable to all sections and extensions	Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or your family. Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your home in a good condition. Please read the general exclusions section for further details.	Policy conditions  General policy exclusions
Contents	Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time. Theft or attempted theft if there are no visible signs of force causing damage to the main building of the home was used to get in or out of the building. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless; <ul style="list-style-type: none"> <li>- The item is kept in a locked covered boot or glove compartment</li> <li>- All access points of the vehicle are closed and locked</li> <li>- Any extra security systems are turned on; or</li> <li>- There is evidence that the forcible and violent entry took place.</li> </ul> Damage from wear and tear, wet or dry rot or damage caused by chewing, scratching, tearing or fouling by domestic animals or pets. Loss or damage caused by rain or water entering the home as a result of faulty workmanship, poor maintenance or wear and tear.	Section 2 - Contents

## Policy Excess

The following excesses apply (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Contents	Contents Excess
Causes 1-6,8-13 and 18-44	£50
Escape of Water (Cause 7)	£50
Liability and Unpaid Damages (Causes 14-17)	£0
Unspecified Personal Belongings	£50

## Canceling the policy and the cooling-off period

**You** have 14 days from when **you** receive **your** policy documents or the commencement date of **your** policy, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium. If any claim has been made during the period of cover provided, **we** will deduct the cost of any payments made from the refund due.

**You** may cancel **your** policy at any time after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

**We** may cancel this policy at any time by sending **you** fourteen days' notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information detailed on **your proposal form** or on a **statement of insurance** or **schedule** which may result in the risk no longer being acceptable to **us**.
- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

## How to Make a Claim

Telephone the AXA Insurance helpline on 0330 024 8087. This claims helpline is open 24 hours a day, 365 days a year. If you wish to contact Lloyd & Whyte Ltd please call 01823 250700. Please have your policy details available. We can immediately confirm whether your policy covers you for the incident. Alternatively, you can write to us at the address at the bottom of this document.

## What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation.

Alternatively, **you** can write to **us** at the address shown below or email **us** at [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk) (please include **your** policy number and claim number if appropriate).

Head of Customer Relations  
AXA Insurance, Civic Drive,  
Ipswich IP1 2AN

Phone: 01473 205926  
Fax: 01473 205101

### Service standards

**We** will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

**We** will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

### Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

**You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you**'ve tried to resolve it with **us**.

Financial Ombudsman Service Exchange Tower  
Harbour Exchange Square London  
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

### Financial Services Compensation Scheme

**We** are covered by the Financial Services compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90 % of any claim with no upper limit.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7741 4100

Lloyd & Whyte Ltd  
Affinity House  
Bindon Road  
Taunton  
TA2 6AA

AXA Insurance UK plc

Registered Office – 5 Old Broad Street, London, EC2N 1AD, England.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.