



SAGIC

Insurance that changes lives

**THE SALVATION ARMY GENERAL
INSURANCE CORPORATION LTD**

**COLLEGE STUDENT POSSESSIONS
POLICY**

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Your Policy

This is a contract of Insurance between You the Insured and Us the Insurer covering Your Premises in the United Kingdom.

It is essential that all material details affecting the risk are disclosed to Us at the outset or immediately they occur if any alterations arise in future. If You have any doubt whether any detail is material You should tell Us so that We can decide.

In return for payment by You of the premium, We will insure You against Damage as defined within, occurring during the Period of Insurance stated in the Policy Schedule, or any subsequent period for which You shall have paid the premium and We shall have accepted the premium, in accordance with the relevant Sections specified in Your Insurance Schedules, subject to the terms, conditions and exclusions of this Policy.

Almost certainly Your needs will change. If they do please tell Us. Your Policy is designed for easy amendment and an updated Schedule will be sent to You each time there is an alteration in cover or to the Sums Insured. Updated Schedules should be kept with the Policy so that You can refer to them to check the full details of the cover currently in force. Similarly, renewal Schedules and any notice which We might issue from time to time should be kept with this Policy.

Please read Your Schedule and this policy and return them to Us for amendment if they are not in accordance with Your requirements.

This Policy should be kept in a safe place – You may need to refer to it if You have to make a claim.

Useful Information

Law applicable to the Policy

Unless We and You have agreed otherwise in writing this Policy shall be governed and construed in accordance with English Law unless the Premises are located in Scotland in which case Scottish Law shall apply.

Making a claim

Should You need to make a claim then please report this online at www.s-tech.co.uk/students-insurance-make-a-claim alternatively you can phone:-

01223 445491

Definitions

Each time the following words or phrases are used in this Policy, or on Your Schedule they will have the specific meaning shown below:

Acts of Terrorism

For the purposes only of the cover provided under this Section B – Terrorism, means an act, including but not limited to the use of force or violence and/or the threat of thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Damage

Loss, destruction or Damage.

Excess

An amount to be deducted from any claim settlement. The amount of any Excess is stated in this Policy or shown on Your Schedules. Where an Excess applies, the amount shown is deducted from each and every claim arising

from the cause concerned.

Injury

Means death, bodily injury, illness, disease or shock.

Insurance Schedules / Schedule

The separate document issued to you containing details of You, the Premises, activities, Sections of the Policy which apply, Sums Insured, the Period of Insurance, together with details of premiums due from You.

Insured/You/Your

The person(s), company or organisation (including a board of trustees) named in the Schedule as the policyholder.

Insurer/We/Our/Us

The Salvation Army General Insurance Corporation Limited (SAGIC)

Insured Event

The circumstances of an incident for which cover applies to an event covered by the Section.

Insured Property

The Insured Property described in Your Schedules.

Period of Insurance

The period commencing with the Effective date shown in Your Schedules and ending 12 months later for which We agree to provide the insurance described in this Policy in return for Your payment of, or agreement to pay the premium.

Personal Possessions

The term "Personal Possessions" means clothing and personal property worn or carried in everyday life, including watches, jewellery, valuables, furs, leather goods, electronic items, mobile phones and sports equipment (when not in use).

Policy

The wording together with all Schedules, endorsements and notices attached or issued by the Insurers.

Premises

The Buildings stated in Your Schedules.

Sections

Details of the cover as set out in this Policy by Section, which correspond with the Sections shown in Your Schedules.

Sum Insured / Limit of Liability

The Sum Insured as shown in Your Schedules against any Section or Item, is the maximum we will pay for all claims arising out of any one incident.

Territorial Limits

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, and the Channel Islands.

Money

Coins, bank and currency notes, postal orders, money orders, securities for money, crossed bankers drafts, unused postage stamps, unrecorded cheques received, travellers cheques, National Savings stamps and certificates, premium bonds, luncheon vouchers, charity and consumer redemption vouchers, gift tokens, credit and debit card sales vouchers, Giro payment orders, Value Added Tax purchase vouchers, luncheon vouchers, gift tokens and unused credit on postal franking machines all belonging to You or for which You are responsible.

Unoccupied

Buildings or any part thereof that have become Unoccupied, untenanted or which have not been actively used for a period of more than 30 consecutive days.

Valuables

Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins, medals, television, radio, recording and audio equipment all belonging to You, but not property more specifically insured by any other policy.

General Conditions

Unless otherwise stated the following conditions apply to all Sections of this Policy:

Schedules

This Policy and Your Schedules (which form an integral part of this Policy) shall be read together as one contract and any words or expressions, to which specific meanings have been attached in any part of this Policy, or of Your Schedules, shall bear such specific meanings wherever they may appear.

Non-disclosure & Misrepresentation

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure in any material particular.

Reasonable Precautions

You shall take all reasonable precautions to prevent Damage to the Insured Property.

Alterations

You must advise Us as soon as possible about any change in circumstance which increases the risk of Damage to the Insured Property.

Cancellation

We may cancel this Policy by giving 30 days' notice in writing by recorded delivery to Your last known address and We shall return a proportionate part of the premium of the unexpired period of the Policy. You may cancel this Policy by giving Us written instructions. Provided no claim has been made during the current Period of Insurance, You will be entitled to a proportionate return of premium for the unexpired period of this Policy, less an administration charge.

Fraudulent claims

If You, or anyone acting on Your behalf, make(s) a claim under this Policy knowing the claim to be false or fraudulent in any way, this Policy will become void and all claims under it will be forfeited. If You have made a deliberately false statement, or declaration in connection with the contract between You and Us, this Policy will become void and all claims under it will be forfeited.

Data Protection

All personal data provided by You will be treated by Us as confidential and will not be disclosed to any third party without Your consent unless permitted by law or as set out in the Data Protection & Privacy Policy section of this policy wording.

Claims Conditions

Action by You

Immediate Notice

On the happening of any event which may give rise to a claim You must tell Us immediately, or as soon as reasonably possible and give Us all the assistance we may reasonably require.

Inform Police

Inform the Police immediately if any Damage is caused by:

- i. Theft or any attempt thereat.
- ii. Malicious persons or vandals.

- iii. Riot, civil commotion, strikes or labour disturbances.
- iv. Impact by any Road Vehicle or animal.

Supply Full Details

Supply to Us at Your expense full details of the claim in writing including any supporting evidence and information (e.g. photographs) that We require within the following periods of time:

- i. 7 days for damage by riot, civil commotion, strikes, labour disturbances or malicious persons,
- ii. 30 days after any other Damage or accident.

Minimise Loss

Take immediate action so far as is reasonably practical to minimise loss, recover lost property and prevent further Damage or accident.

Recoveries

At Our request and at Our expense do or allow to be done everything reasonably required by Us, for the purpose of making recoveries from other parties, whether such action is necessary before or after We pay Your claim under this Policy.

Our rights

Enter the Premises

We or Our appointed representative have the right to enter any Building where Damage has occurred and take and keep any of the Insured Property and to deal with salvage in a reasonable manner. We have the right to the salvage of any Insured Property. You cannot abandon any property to Us.

Benefit of Your rights

We are entitled to take the benefit of Your rights against another person.

Repair or Reinstatement

If We elect to repair, reinstate or replace any property, We shall only do so in a reasonably sufficient manner and We shall not spend more than the relevant Sum Insured.

Arbitration

Where We have accepted a claim under this Policy, but We and You cannot agree on the amount to be paid, the disagreement shall be referred to an arbitrator appointed by You and Us, in accordance with the statutory provisions for the appointment of an arbitrator. Where this occurs an award must be made by the arbitrator, before legal proceedings can be commenced against Us.

Subrogation

Any claimant under this Policy shall at the request and at the expense of Us, do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon its paying for or making good any Damage under this Policy, whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.

Our Responsibilities

We will:

Deal with Your claim quickly, promptly and fairly.

Keep You informed on the status of Your Claim from time to time.

Once the claim is agreed, settle the claim promptly in accordance with the appropriate Basis of Settlement set out in this Policy.

General Exclusions

In addition to the exclusions mentioned in each Section of this Policy, the following exclusions apply:

This Policy does not cover Damage caused by or resulting from:

Intentional causes

Intentional causes, at Your direction or with Your knowledge.

War

War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or Damage to property by or under the order of any governments or public or local authority.

Ionising Radiations or Radioactivity

Any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:

- i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Terrorism

Any act of Terrorism, as defined in the next paragraph, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i. involves violence against one or more persons; or
- ii. involves damage to property; or
- iii. endangers life other than that of the person committing the action; or
- iv. creates a risk to health or safety of the public or a section of the public; or
- v. is designed to interfere with or to disrupt an electronic system.

Also excluded is any Damage, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

This exclusion does not apply to Section B – Terrorism.

Riot, etc in Northern Ireland

Any Insured Property in Northern Ireland or loss resulting therefrom caused by or happening through or in consequence of:

- i. riot or civil commotion
- ii. any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association.

"Unlawful Association" means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a prescribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act, 1973.

In any action, suit or other proceedings where We allege that by reason of this condition any Damage is not covered by this Policy the burden of proving that such damage is covered shall be upon You.

Electronic Data

- i. Distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

- ii. However, in the event that a peril listed below results from any of the matters described in paragraph i. above, this Policy, subject to all its terms, conditions and exclusions, will cover Damage occurring during the period of insurance to the Insured Property directly caused by such listed peril.

Listed Perils: Fire
 Explosion

Electronic Data Processing Media Valuation

It is understood and agreed that should electronic data processing media included in Your Schedules suffer Damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to You or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Consequential Loss

Consequential Loss of any kind or description except if coverage is specifically provided under any additional item included in Your Insurance Schedules as described under Sections A& H.

Pressure Waves

pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Pollution

as defined in the General Definitions and Interpretations other than Pollution resulting in Damage to property insured by this Policy or interruption of or interference with the Business not otherwise excluded caused by any of the following perils:-

Fire, Explosion, Aircraft, Earthquake, Riot, Malicious Damage, Storm, or Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, or Subsidence all as defined in Section 1- Buildings and Contents of this Policy.

Date Recognition Failure

This Policy does not cover:-

- i. Damage
- ii. interruption of or interference with the Business
- iii. Costs and Expenses other than in connection with Employers' Liability
- iv. legal expenses

directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software whether the property of the Insured or not

- i. correctly to recognise any date as its true calendar date
- ii. correctly to capture save retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date

- iii. correctly to capture save retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture save retain or process such data

Provided that (i) and (ii) shall not apply to

- a. subsequent Damage or
- b. subsequent interruption of or interference with the Business

not otherwise excluded which results from any of the following perils

Fire, Explosion, Aircraft, Earthquake, Riot, Malicious Damage, Storm, or Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, or Subsidence all as defined in Section 1- Buildings and Contents of this Policy.

Complaints Procedure

We are committed to providing a first class standard of service to all our policyholders. However, if You have any cause for complaint You should, in the first instance, contact the Managing Director at the address below:-

The Salvation Army General Insurance Corporation Ltd.

Faith House, 23/24 Lovat Lane, London, EC3R 8EB

e-mail:complaints@sagic.co.uk

Our complaint procedure:-

- i. All complaints whether written or oral are logged by the relevant SAGIC employee.
- ii. The SAGIC employee will try to resolve the matter during that working day.
- iii. If this cannot be done Your complaint will be acknowledged to You in writing on that day or within 24 hours.
- iv. Your complaint will be dealt with and We will endeavour to resolve it within 5 working days. If this does not happen You will be kept informed.
- v. If the SAGIC employee cannot resolve Your complaint it will be referred to the Managing Director who will respond within no more than a further 5 working days.

Our aim is to give You excellent service and We want You to be satisfied with the service You get from us. All complaints are recorded, along with their outcomes, so that We can learn from Our mistakes. So, while We aim not to give You cause for complaint, We want to hear from You if we do something You believe to be wrong. Ultimately, this will be of benefit to You and all Our policyholders.

Should You remain dissatisfied then please write to SAGIC's Chairman at the same address, further to this if the matter is not resolved to Your satisfaction You may be eligible to refer Your case to the Financial Ombudsman Service, eligibility criteria is available upon request.

The Financial Ombudsman Service can be contacted at:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel: (+44) (0)845 080 1800

Fax: (+44) (0)20 7964 1001

Elements of Policy Cover

Each section gives precise details of the cover You have chosen subject to any variation shown on Your Schedules or by separate document, together with any specific terms and conditions applying to that Section.

Within each Section is:

Definitions

Explanation of the specific meaning of a number of words which, wherever they appear in this Section, always has the same meaning.

What is covered by the Section

The events for which each item is covered by the Section of the Policy, subject to any variation shown on Your Schedules or any specific exclusions as detailed under each item.

What is not covered by the Section

Description of events, circumstances or occurrences, which are not covered under the Section of the Policy.

Conditions which apply to the Section

Fundamental matters that affect the way the Section of the Policy operates.

Warranties applying to the Section.

These are requirements that You must comply with, otherwise any breach of a warranty may result in You not being covered.

Section A – College Students Possessions Insurance

Definitions (Applicable to Section A only)

Contents

- household goods and Personal Possessions which belong to or are the responsibility of the student
- deeds and documents up to £1,000
- visitors goods and Personal Possessions up to £250

Excluding:

- a. motor vehicles licensed for road use or their accessories, trailers, caravans, watercraft or aircraft.
- b. swimming pool covers
- c. living creatures, pets, livestock, trees, shrubs, plants or other vegetation.
- d. any property more specifically insured in this or any other Policy.
- e. securities of any kind

What is Covered Under Section A

If during the Period of Insurance the Insured Property described above and listed as insured in Your Schedule under this Section suffers Damage at the Insured Premises caused by any Insured Event detailed below, We will pay in accordance with the terms of this Section for the cost of the Damage provided that the cause of the damage is not excluded under the appropriate Insured Event or is not excluded under the section 'What is Not Covered Under Section A'.

If the words "Not Insured" appear in this Section of the Schedule, this coverage does not apply to the Premises concerned.

Insured Events Under Section A

1. **FIRE, SMOKE, LIGHTNING, EXPLOSION**
2. **AIRCRAFT** or other aerial devices or articles dropped therefrom.
3. **EARTHQUAKE, VOLCANIC ERUPTION OR SUBTERRANEAN FIRE**
4. **RIOT, CIVIL COMMOTION, OR MALICIOUS PERSONS**, but excluding Damage:-
 - i. loss or damage occurring in Northern Ireland
 - ii. loss or Damage caused by any student of the college
5. **STORM OR FLOOD**

6. **ESCAPE OF WATER OR OIL FROM ANY TANK, APPARATUS, PIPE OR APPLIANCE**
7. **IMPACT** by road vehicle, animal or train, but excluding:-
8. **THEFT OR ATTEMPTED THEFT** but excluding:-
 - i. by deception unless only entry is gained by deception
 - ii. caused by any student of the college
 - iii. where there is no forcible and violent entry or exit except where the occupant is inside
9. **REPLACEMENT LOCKS AND KEYS IF THE KEYS TO THE BUILDINGS ARE STOLEN** from the Premises or from the home of person authorised to hold keys or as a result of the threat of or actual assault or violence. The cost of replacing locks is covered only if the keys are kept in a locked receptacle. The maximum amount payable for any one incident under this insured event is £1,000.
10. **DAMAGE BY FALLING TREES AND BRANCHES, TELEGRAPH POLES, LAMPPOSTS OR SIGNPOSTS**
11. **ACCIDENTAL DAMAGE TO TELEVISIONS, AUDIO, VIDEO AND COMPUTER EQUIPMENT**, but excluding:-
 - i. normal maintenance and redecorating.
 - ii. unexplained disappearance, inventory shortage or shortage due to error or omission.
 - iii. Damage caused by or resulting from:
 - a. wear, tear, depreciation or gradually operating cause including, but not limited to, rust, corrosion, damp, action of light, atmospheric or climatic conditions or frost.
 - b. vermin, moths, insects, parasites, woodworm, fungus, mildew, rot or frost.
 - c. mechanical or electrical fault, breakdown, or failure.
 - d. faulty workmanship, defective design, the use of defective materials.
 - e. any process of cleaning, dyeing, altering, repairing, renovating or restoring
 - f. change in temperature, colour, flavour, texture, or finish.
12. **ACCIDENTAL DAMAGE TO MIRRORS, PLATE GLASS, TOPS TO FURNITURE AND FIXED GLASS IN FURNITURE** but excluding:-
 - i. normal maintenance and redecorating.
 - ii. unexplained disappearance, inventory shortage or shortage due to error or omission.
 - iii. Damage caused by or resulting from:
 - a. wear, tear, depreciation or gradually operating cause including, but not limited to, rust, corrosion, damp, action of light, atmospheric or climatic conditions or frost.
 - b. vermin, moths, insects, parasites, woodworm, fungus, mildew, rot or frost.
 - c. mechanical or electrical fault, breakdown, or failure.
 - d. faulty workmanship, defective design, the use of defective materials.
 - e. any process of cleaning, dyeing, altering, repairing, renovating or restoring
 - f. change in temperature, colour, flavour, texture, or finish.
13. **SUBSIDENCE**, or heave of the site beneath the buildings or Landslip causing the buildings or part of it to collapse, but excluding damage:-
 - i. to solid floor slabs or resulting from their movement, unless the foundations beneath the external walls of your home are damaged at the same time.
 - ii. caused by coastal erosion.
 - iii. resulting from demolition or structural repairs or alterations to the buildings.
 - iv. due to faulty workmanship or design or defective materials in the building.
14. **LANDLORD CONTENTS, FIXTURES AND FITTINGS**, accidental damage caused by any student of the college to the landlords contents, fixtures and fittings, greenhouse and sheds, and decorations which are part of the structure and are the responsibility of any student of the college under a tenancy agreement, but excluding:-
 - i. any amount in excess of £5,000

What is Not Covered Under Section A

In addition to the exclusions detailed in the Section of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover:

Excess

In respect of each and every loss arising out of one event, We shall not be liable for the amount of the Excess stated in Your Schedule.

Conditions Under Section A

Basis of Settlement

We will pay the cost of replacement on a new for old basis, except for:-

- i. Household linen and clothing where a deduction for wear and tear will be made.
- ii. items than can be economically repaired where the cost of repair will be paid.
- iii. deeds and documents where we will pay only the value of the deeds or document as stationery and for any expense incurred in obtaining a copy or of re-writing the deeds or document and re-stamping.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section B – Unspecified Personal Possessions

Definitions (Applying to Section B only)

Personal Possessions

Valuables, Personal Possessions and clothing belonging to any student of the college and for which the student is legally responsible in or away from the premises.

What is covered under Section B

Loss or Damage to Personal Possessions within the British Isles and while temporarily elsewhere in the custody or control of any student of the college provided that the period for which the student is outside the British Isles does not exceed 60 days in any Period of Insurance and

What is Not Covered Under Section B

In addition to the exclusions detailed in the Section of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover:-

- i. loss or damage to motor vehicles, pedal cycles, caravans, trailers, aircraft, hovercraft or boats or parts or accessories on or in any of them.
- ii. loss or damage to pets and livestock.
- iii. loss or damage to securities, documents of any kind, money or credit cards.
- iv. loss or damage unless specified in the Schedule to any china, glass, earthenware and other items of a brittle nature, household goods, domestic appliances, contact lenses, camping equipment.
- v. loss or damage to external television satellite receiving equipment.
- vi. loss or damage to property more specifically insured.
- vii. items stolen from a vehicle unless in a locked glove or luggage compartment and concealed from sight.
- viii. loss by deception unless only entry to the premises is gained by deception.
- ix. loss or damage caused by wear and tear, depreciation, insects, vermin, atmospheric or climatic conditions or gradually operating cause,
- x. loss or damage caused by any process of cleaning, dyeing, repair, alteration or restoration.
- xi. loss or damage caused by electrical breakdown, delay, confiscation or detention by order of the Government or Public or Police authority.
- xii. loss or damage by riot or civil commotion outside the England, Scotland, Wales, the Isle of Man or the Channel Islands.
- xiii. Loss or damage to Personal Possessions outside the British Isles unless in connection with your

degree course or an event organised by the college.

Excess

In respect of each and every loss arising out of one event, We shall not be liable for the amount of the Excess stated in Your Schedule.

Conditions Applying to Section B**Basis of Settlement**

We will pay the cost of replacement on a new for old basis, except for:-

- i. Household linen and clothing where a deduction for wear and tear will be made.
- ii. items than can be economically repaired (including clothing) where the cost of repair will be paid.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section C – Specified Personal Possessions

Definitions (Applying to Section C only)**Specified Personal Possessions**

Valuables, Personal Possessions and clothing belonging to any student of the college and for which the student is legally responsible in or away from the premises which are individually specified on the Schedule

What is covered under Section C

Loss of Damage to Specified Personal Possessions within the British Isles and while temporarily elsewhere in the custody or control of any student of the college provided that the period for which the student is outside the British Isles does not exceed 60 days in any Period of Insurance.

What is Not Covered Under Section C

In addition to the exclusions detailed in the Section of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover:

- i. loss or damage to motor vehicles, pedal cycles, caravans, trailers, aircraft, hovercraft or boats or parts or accessories on or in any of them.
- ii. loss or damage to pets and livestock.
- iii. loss or damage to securities, documents of any kind, money or credit cards.
- iv. loss or damage unless specified in the Schedule to any china, glass, earthenware and other items of a brittle nature, household goods, domestic appliances, contact lenses, camping equipment.
- v. loss or damage to external television satellite receiving equipment.
- vi. loss or damage to property more specifically insured.
- vii. items stolen from a vehicle unless in a locked glove or luggage compartment and concealed from sight.
- viii. loss by deception unless only entry to the premises is gained by deception.
- ix. loss or damage caused by wear and tear, depreciation, insects, vermin, atmospheric or climatic conditions or gradually operating cause,
- x. loss or damage caused by any process of cleaning, dyeing, repair, alteration or restoration.
- xi. loss or damage caused by electrical breakdown, delay, confiscation or detention by order of the Government or Public or Police authority.
- xii. loss or damage by riot or civil commotion outside the England, Scotland, Wales, the Isle of Man or the Channel Islands.
- xiii. Loss or damage to Specified Personal Possessions outside the British Isles unless in connection with your degree course or an event organised by the college.

Excess

In respect of each and every loss arising out of one event, We shall not be liable for the amount of the Excess

stated in Your Schedule.

Conditions Applying to Section C

Basis of Settlement

We will pay the cost of replacement on a new for old basis, except for:-

- iii. Household linen and clothing where a deduction for wear and tear will be made.
- iv. items that can be economically repaired (including clothing) where the cost of repair will be paid.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section D – Food in your Freezer

Definitions (Applying to Section D only)

Freezer Foods

Food in your home contained in a domestic deep freezer cabinet.

What is covered under Section D

Loss or Damage to Freezer Foods caused by a rise or fall in temperature.

What is Not Covered Under Section D

In addition to the exclusions detailed in the Section of the Policy entitled “General Exclusions” as far as they may apply, this Section does not cover:-

- i. loss or damage resulting from the deliberate act of any power supply authority, or the withholding or restricting of power by such authority.
- ii. loss or damage caused by riot or civil commotion in Northern Ireland..
- iii. loss or damage where the Freezer Foods are contained in a domestic deep freezer cabinet where the domestic deep freezer cabinet is more than 15 years old.

Excess

In respect of each and every loss arising out of one event, We shall not be liable for the amount of the Excess stated in Your Schedule.

Conditions Applying to Section D

Basis of Settlement

We will pay the cost of replacement and if incurred the reasonable cost of hiring temporary alternative freezer space.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section E – Personal Money and Credit Cards

Definitions (Applying to Section E only)

Personal Money

Money belonging to any student of the college kept and used solely for private, social and domestic purposes.

Credit Cards

Any credit, cheque, bankers or cash card issued in the British Isles to any student of the college.

What is covered under Section E

Personal Money

Loss or Damage within the British Isles and while temporarily elsewhere in the custody or control of any student of the college provided that the period for which the student is outside the British Isles does not exceed 60 days in an Period of Insurance.

Credit Cards

Financial loss resulting from any Credit Card being stolen or accidentally lost and subsequently used by someone other than any student of the college.

What is Not Covered Under Section e

In addition to the exclusions detailed in the Section of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

- i. loss due to confiscation, to depreciation in value, or to errors or omissions in receipts, payments or accountancy.
- ii. loss due to riot and civil commotion outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

Conditions Applying to Section E

Basis of Settlement

Personal Money, we will pay the amount of money lost.

Credit Cards, we will pay the amount for which any student of the college is responsible provided that the student has complied with all the terms and conditions under which the card is issued.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section F – Pedal Cycles

Definitions (Applying to Section F only)

Pedal Cycle

Any pedal cycle including accessories belonging to any student of the college. The value of accessories will be included within the value of the cycle on the Schedule.

What is covered under Section F

Loss or Damage within the British Isles and while temporarily elsewhere in the custody or control of any student of the college provided that the period for which the student is outside the British Isles does not exceed 60 days in an Period of Insurance.

What is Not Covered Under Section F

In addition to the exclusions detailed in the Section of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

- i. loss or damage to motor assisted Pedal Cycles.
- ii. Theft unless by violent and forcible entry or exit to a building or if securely locked to an immovable object.
- iii. loss or damage to accessories unless stolen with the Pedal Cycle.
- iv. loss or damage caused by wear and tear, depreciation, atmospheric or climatic conditions or gradually operating clause,
- v. loss or damage caused by any process of cleaning, dyeing, repair, alteration or restoration.
- vi. loss or damage caused by mechanical or electrical breakdown, delay, confiscation or detention

- by order of the Government or Public or Police authority.
- vii. loss or damage by riot or civil commotion outside the England, Scotland, Wales, the Isle of Man or the Channel Islands.

Conditions Applying to Section F

Basis of Settlement

We will pay the cost of replacement as new except for pedal cycles that can be economically repaired where the cost of repair will be paid.

Maximum amount payable

The maximum amount payable in respect of any one claim is the Sum Insured (subject to any limits) stated in the Schedule.

Section G – Personal Liability Insurance

Definitions (Applying to Section G only)

Student of the College

Any student enrolled at the college named on the Schedule

Domestic Employee

A person employed by a Student of the College to solely carry out domestic duties for the Student of the College.

What is covered under Section G

The Student of the College is indemnified against liability at law for damage and/or claimant's costs in respect of:-

- i. accidental bodily injury (including death, disease or illness); or
- ii. accidental damage to material property

occurring during any Period of Insurance incurred:-

- i. solely as occupier (not as owner) of the Premises and its land; or
- ii. solely in a personal capacity (not as occupier or owner of any land); or
- iii. as an employer to an Domestic Employee.

What is Not Covered Under Section G

In addition to the exclusions detailed in the Section of the Policy entitled "General Exclusions" as far as they may apply, this Section does not cover:

- i. damage to property belonging to, held in trust by, or in the custody or control of any Student of the College.
- ii. Injury or damage arising out of the employment, profession or business of any Student of the College.
- iii. Injury (except to an Domestic Employee) or damage arising out of ownership, possession or use by or on behalf of any Student of the College of mechanically propelled vehicles (except gardening machinery and pedestrian controlled vehicles), lifts, caravans, aircraft, hovercraft or boats (other than hand propelled boats).
- iv. liability assumed by agreement unless the liability would have existed without the agreement
- v. liability resulting directly or indirectly from the transmission of any communicable disease by any Student of the College.
- vi. Injury to any Domestic Employee for which any Student of the College is required to arrange motor insurance or security in accordance with any road traffic legislation with the European Community.

Conditions Applying to Section E

Maximum amount payable

The maximum amount payable in respect of any one claim including claimant's costs is:-

- i. £10,000,000 in respect of bodily injury as an employer to a Domestic Employee.
- ii. £5,000,000 in respect of all other claims under this section.

Data Protection & Privacy Policy

Introduction

At SAGIC we recognise our responsibility to treat your personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). This notice covers our requirement to provide You with information on how and why We use Your personal data and of Your rights under GDPR.

We have provided You with a quotation and/or administer Your insurance policy and are classed as the “data controller” which means We process Your data. Your data may be passed to other parties, including Reinsurers & Loss Adjuster for the administration of claims. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

Personal Information & Legal Basis

We are required to have a lawful basis (as defined in GDPR) in order to process Your personal data, the reasons We collect personal data and the relevant bases which We use are show in the table below:-

Why we collect your data	Lawful basis	Information collected
Provide You with a quotation for Insurance.	Necessary for the performance of an insurance contract.	- Basic personal details such as name, address, email, telephone, date of birth.
Arrange and administer Your policy if You buy one through us.	Necessary for the performance of an insurance contract.	- Information on your insurance requirements, including details about your home/property.
To notify You of changes in our service.	Our legitimate interests	- Your insurance history, including claims data and other insurance policies you have had.
Marketing	Your explicit consent – in accordance with preference you have expressed	- Sensitive personal information, including previous unspent criminal convictions
Statistical analysis.	Our legitimate interests – to refine and enhance the products and pricing which we can offer.	- Your marketing preferences
To provide improved quality and training for SAGIC staff.	Our Legal and Regulatory obligations.	- Payment details to enable payment of insurance premium.
Prevent, detect and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks.	Our Legal and Regulatory obligations.	
Resolve complaints, and handle requests for data access or correction.	Our Legal and Regulatory obligations.	
Comply with applicable laws and regulatory obligations, such as those relating to anti-money laundering and anti-terrorism.	Our Legal and Regulatory obligations.	

Some of the personal information We ask You to provide may be sensitive (special category) as defined in GDPR, e.g. You may have to give us information about Your medical history, criminal convictions and driving offences. We are allowed under GDPR to collect such information for specified “insurance purposes” without Your specific consent but it will only be used for the purposes set out above. If You give us information about another person, in doing so You confirm that they have given You permission to provide it to Us and that We may use their personal data in the same way as Your own as set out in this notice.

Where the lawful basis of processing your data is ‘Your explicit consent’ then this consent can be withdrawn at any time by contacting Us.

Use of Cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies

allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Data Security

SAGIC is committed to protecting the security of Your personal information. We use a variety of security technologies and procedures to help protect Your personal information from unauthorised access, use, or disclosure.

What is Not Covered Under Section F Disclosure of your Personal Information

As a necessary part of providing You with the services described above We may need to disclose Your personal data to other third parties. These include: Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Loss Adjusters, Insurance Industry databases, Government databases, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

What is Not Covered Under Section F Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

International transfers of data

We will ensure that we do not transfer Your personal data to destinations outside the European Economic Area (EEA).

What is Not Covered Under Section F Your Rights

Under GDPR You have the following rights in relation to Our processing of Your personal data:-

1. The right to be informed about how we use your personal data (This Privacy Notice);
2. The right to see a copy of the personal information We hold about You;
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of Your personal information where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows You to obtain and reuse Your personal data across different services;
7. The right to object to certain processing including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Contact Us

For further information on this Privacy Notice, to access Your personal information or to exercise any of Your other rights, please contact

The Data Protection Officer,
The Salvation Army General Insurance Corporation Limited,
23-24 Lovat Lane,
London, EC3R 8EB

Email:- DPO@sagic.co.uk

Telephone:- 0300 030 1865

If You have a complaint about how We use Your personal information please contact us at the address above. You also have the right to lodge a complaint with the Information Commissioner's office at any time.