

# Student contents

Insurance included with your accommodation, including top up options



**S-Tech**  
Independent Insurance  
and Risk Management

## Student contents insurance

Students contents insurance provides cover for students when they are away from home at college or university. The policy provides cover in various categories, including accidental damage to rooms, as well as cover for your bicycle and laptop, on and off College premises.

COVER TYPE	COVER LIMITS
Contents	£5,000
Personal Possessions outside your college room	£200
High risk items and valuables cover	£1000
Laptops outside college room or house	£500
Freezer Contents	£100
Money in your college room	£75
Desktop computer	Included in Contents
College library books	Up to sum insured in residence, UPP limit outside
College property on loan in your college room	Up to contents sum insured, UPP limit outside
Pedal Cycles including accessories	£200
Accidental Damage to own contents	No (available via top up)
Accidental Damage to your College room	£5000
Claim Excess	To landlord's property £50, all other claims £30
Personal Liability cover	£5,000,000

Policy underwritten by Salvation Army General Insurance Company  
(Some profit from the sale of this policy will go to benefit local Salvation Army branches)

**What do I need to do?** The policy taken out by your college automatically provides you with cover if you pay them for your accommodation. You do not need to do anything.

**What if this is not enough cover for all of my possessions?** This policy provides a cushion of cover for all students, if the cover levels shown above are not adequate simply go online and get a quote at [www.s-tech.co.uk/personal/personal-insurance/home-property-insurance/studentscontents/](http://www.s-tech.co.uk/personal/personal-insurance/home-property-insurance/studentscontents/)  
On the website you will be able to select your college, choose which areas of cover you would like to increase and submit a quote request.

**How do I make a claim?** If the claim relates to your own contents use this link to complete a claim form [www.s-tech.co.uk/students-insurance-make-a-claim](http://www.s-tech.co.uk/students-insurance-make-a-claim)  
If the claim relates to the property i.e. attempted break-in or water leak, please contact your college property manager in the usual way.

## FAQ's

### Why do I need insurance?

To protect your contents and personal possessions while living in Halls or shared student house against risks such as fire, theft and flood. The policy also includes, as standard, £5,000 accidental damage to landlords contents, fixtures and fittings.

### What cover do I have?

Your college has chosen to provide you with this basic cover as part of your accommodation charge in line with the summary of cover. You can top this up and such top up cover will be in addition to the basic cover provided by the college. You will arrange and pay the extra premium for the top up via S-Tech Insurance Services directly.

### Why should I top up?

To ensure such items as laptops, mobile phones, musical instruments and bikes have adequate cover in the event of loss or damage.

### When does the cover operate?

The cover provided by the college only operates whilst you are resident in accommodation provided by the college. This will include possessions left securely stored in college accommodation where your college has included this optional cover for vacation periods. The cover is based on the main college residence you specify. If you move address the cover will cease unless you advise us.

### What is meant by high risk items and valuables limit of £1,000?

All items of this type are insured to a maximum value of £1,000 whilst in your college room unless you have opted to top up this cover. High risk items and valuables are any of the following: television, radio, recording and audio equipment, jewellery, gold, silver and articles of precious metal, personal computers, clocks, watches, cameras, pictures, works of art and musical instruments.

### What is meant by Personal Possessions?

These are items that are kept on or about your person and taken outside the college room, eg items such as valuables, personal effects, clothing & mobile phones. They have a £200 single item limit unless you opt to top up this cover.

### What is Accidental Damage and why do I need it?

The policy automatically includes Accidental Damage to college/ landlord's contents, fixtures and fittings but not accidental damage to your own contents. This cover includes damage such as dropping, spilling or knocking something over. You can add this for your own contents by visiting the following website [www.s-tech.co.uk/students-insurance-top-up/](http://www.s-tech.co.uk/students-insurance-top-up/)

### What if I need to make changes to my policy?

Call us on 01223 445918 and we can action your change.

### What do I do if I need to claim?

If the claim relates to your own contents you can use this link and complete a claim form:

[www.s-tech.co.uk/students-insurance-make-a-claim](http://www.s-tech.co.uk/students-insurance-make-a-claim)

If the claim relates to the property i.e. attempted break-in or water leak, please contact your College Accommodation or Maintenance Manager in the usual way.

Speak directly to our team:  
**01223 445918**

Email us:  
[students@s-tech.co.uk](mailto:students@s-tech.co.uk)

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Don't hesitate to give us a call  
whenever you have a question  
about insurance or financial services.  
We're happy to help however we can.

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Alan Boswell,  
Executive Chairman

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