

# Student contents insurance

Insurance included with  
your accommodation



**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 home	£200
High risk items and valuables cover	£1000
Laptops outside college room or house	£500
Freezer Contents	£100
Money in your home	£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
Accidental Damage to your College room	£5000
Claim Excess	£30
Personal Liability cover	£5,000,000

Policy underwriters 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 <https://www.s-tech.co.uk/students-insurance-top-up/>

On the website you will be able to select your college, choose which areas of cover you would like to increase, get a quote, take out the policy, make a payment and email yourself the documents.

### How do I make a claim?

If the claim relates to your own contents use this link to complete a claim form <https://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.

### Why do I need insurance?

To cover the cost of replacing your contents and to avoid losing your deposit or having to pay for damage to college contents. The policy 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. You can top this up and such top up cover will be in addition to the automatic cover provided by the college. You will pay the extra premium for the top up to S-Tech directly.

### 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 unless you have told us about them and they appear on your schedule. 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, furs, pictures, works of art and curios, stamps, coins and other collections.

### What is meant by Personal Possessions?

These are items that are kept on or about the person and taken outside the college room, e.g. items such as valuables, personal effects and clothing. They have a £1,000 single article limit unless specified on your schedule.

### 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 link <https://www.s-tech.co.uk/students-insurance-top-up/>

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

Call us on 01223 324233 and we can action your change.

Speak directly to our team on  
01223 324233

Email our team directly on  
[students@s-tech.co.uk](mailto:students@s-tech.co.uk)