



Policy Schedule

Churchill College
Policy Reference: CHU1017



Gallagher

Insurance | Risk Management | Consulting

Policy Details

Master Policyholder	Churchill College
Policy Reference	CHU1017
Policy Period	1st October 2024 to 30th September 2025

This document contains the key features of your insurance policy. It does not contain the full terms and conditions, which can be found in your policy wording. It is particularly important that you read the sections on key exclusions, key limitations and any additional terms applying to your policy.

This insurance meets the needs and demands of someone wishing to protect their possessions, in their accommodation and in certain circumstances away from their room, as well as protect their legal liability as an occupant of the accommodation. As with any insurance, it does not cover all situations, so please check what is and is not covered by the policy to make sure it meets your requirements.

Key Benefits – What is Covered

Cover Description		Sum Insured
Section 1	Your Room	£10,000
	Disabled Students	£11,000
	Food Spoilage	£75
	Vacation Cover	£10,000
	Damage by Laundry Machine	£300
	Keys	£350
	Goods In Transit	£500 per bag
Section 2	Theft while temporarily stored away from your room	£500
	Personal Money	£50
Section 3	Credit Cards	£500
	Personal Death, Accident or Injury	£50,000
Section 4	Accidental death or permanent total disablement of a supporting parent or guardian.	£5,000
	Tenants Liability	£5,000
	Personal Liability	£1,000,000

Important Exclusions – What is not Covered

Below are some of the important exclusions to your cover, for full details of any conditions, exclusions or terms you must read your Policy Wording.

- Loss or damage resulting from escape of water where your room has been unoccupied for 30 days or more
- Theft or attempted theft by any person lawfully in your room
- Loss or damage to freezer contents resulting from a deliberate act by you
- Any loss of personal money in the room where not reported to your card provider as soon as you become aware of the loss.
- The cost of replacing any undamaged contents and/or any undamaged item which forms part of a pair, set, suite or part of a common design.
- Any claims caused by or resulting from infectious or contagious disease.
- Existing or deliberate damage

Policy Limits

The following items are subject to a maximum amount payable during the period of insurance.

Area of Cover	Limit
Personal Possessions Single Item Limit	£1,250
Bikes	£300
Clothing Single Item Limit	£350
IT Equipment	£2,000
Mobile Phone Single Item Limit	£750
Gadget/Wearable Technology Single Item Limit	£1,000
Musical Instrument/equipment	£600
Sports Equipment	£1,000
Study Equipment on loan	£500
Valuables including jewellery & watches	£600

Excesses

Excesses are applicable on all claims for any one incident under each section of this insurance policy and are deducted from the claim settlement to the insured person.

Standard Policy Excess	£25
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Unless stated otherwise below the Standard Policy Excess applies to all sections.

Section	Excess
Section 1 – Food Spoilage	£10
Section 1 – IT Equipment	£50

Endorsements

There are no Endorsements to be applied to this Master Policy.

Making a Claim

We will always be here to help you when things go wrong and promise to do our very best to deal with your claims quickly and efficiently.

If you need to make a claim, our team is always here to help. In the event of a claim, please contact us as soon as possible so we can tell you what you need to do next to help resolve your claim.

For claims relating to Sections 1 to 3 of this Policy	Davies Group W: Online notification of Loss here E: gadget.claims@davies-group.com T: 0343 227 7291
For claims relating to Section 4 of this Policy	Kennedys Claims Services E: bspoke@kennedyslaw.com T: 0343 227 7293

Important Information

About Us

Arthur J Gallagher (UK) Limited, a company incorporated under the laws of England and Wales with registration number SC108909 and having its registered office at Spectrum Building, 55 Blythwood Street, Glasgow, Scotland, G2 7AT

About your Insurer

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk>

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk>

Details about the extent of its regulation by the Financial Conduct Authority are available on request.