



Group Possessions Policy Wording



Gallagher

SINT/AJG/2026

Insurance | Risk Management | Consulting

Welcome

We have put together this jargon-free guide to lead you through how your insurance works, and how to make a claim if anything were to happen to your possessions.

If you need to make a claim, we are here to help. In the event of a claim, please get in touch using the useful contact details below as soon as possible to find out what you need to do next to help resolve your claim.

If you have any questions about your cover or would like to discuss any other insurance needs, please feel free to contact us at Gallagher_assist@ajg.com

Useful Contact Details

In the event of a claim contact our teams using the details below.

For claims relating to Sections 1, 2 and 3 of this Policy	Innovation Group E: propertyclaims@innovation.group T: 0343 227 7291
For claims relating to Section 4 of this Policy	Kennedys Claims Handling E: bspoke@kennedyslaw.com T: 0343 227 7293

If you need to make a claim, we will tell you the process to follow. Please read the conditions and process before contacting us.

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Summary of Cover

The table below summarises your cover under this policy, it details the areas of cover (referred to as sections in this document) and summarises the things you are covered for (known as perils).

Your schedule of insurance will show the amounts you are insured for and any terms, conditions, and excesses.

You should always read this document and your schedule of insurance together as they form our contract with you.

Section of Cover	Sum Insured
Section 1 – Your Room Loss of or damage to your contents situated in your room and communal areas as a direct result of a range of causes.	As per your Schedule of Insurance
Section 2 – Money and Credit Cards Loss following the theft of personal money or credit cards.	As per your Schedule of Insurance
Section 3 – Personal Accident Benefits payable following death, injury or accident resulting in permanent or temporary disablement.	As per your Schedule of Insurance
Section 4 – Liability The amount you become legally liable to pay as a tenant or any personal liability.	As per your Schedule of Insurance

About your Policy

The documents provided are your contract of insurance with us and confirms the cover you have in place including any additional terms, conditions, exclusions, and endorsements which may apply.

Insurance does not cover your property against everything that can happen, so please read the whole document carefully. The policy is arranged in the following sections:

- The cover that has been arranged by your provider.
- What this policy covers and any exclusions.
- Your duty under this policy and any requirements we have.
- How you can keep this policy and supporting documentation in a safe place.

It is important you understand the cover provided and if you have any questions or concerns you should contact us.

About Us

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

About your Insurer

This insurance is underwritten by SiriusPoint International Insurance Corporation. SiriusPoint International Insurance Corporation is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912.

Miramar Underwriting Limited acts as a Managing General Underwriter on behalf of SiriusPoint International Insurance Corporation. Miramar Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 507000.

You can check our details on the Financial Services Register <https://register.fca.org.uk/>

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

Your duties

The cover in this policy is valid providing:

- You or any other insured person have kept to all the terms and conditions of the policy.
- The information confirmed when registering a claim is true and complete.

Governing law

Unless we have agreed otherwise with you, this insurance is governed by English Law and all communication shall be conducted in English.

Rights of third parties

This contract is between you, your provider, and the authorised insurers. Nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999.

Financial Services Compensation Scheme (FSCS)

If SiriusPoint International Insurance Corporation cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Making a Claim

We are here to help you when things go wrong and promise to do our very best to deal with your claims quickly and efficiently. Please read through all claims conditions and information you need in this section carefully, so you know what to do if you have a claim.

Claims Contact Details

Please use the contact details below to report a claim.

For claims relating to Sections 1 to 3 of this policy

Innovation Group

W: [Online Claims Form](#)

E: propertyclaims@innovation.group

T: [0343 227 7291](tel:0343 227 7291)

P: Innovation Property (UK) Limited, Yarmouth House, 1300 Parkway, Whiteley, Fareham PO15 7AE.

For claims relating to Section 4 of this policy

Kennedys Claims Handling

E: bspoke@kennedyslaw.com

T: [0343 227 7293](tel:0343 227 7293)

P: Kennedys Law LLP, 6 Queen Street, Leeds, LS1 2TW

Acting on your Behalf

If we handle a claim of yours which we believe someone else was at fault for, then we may take legal action in your name (conducting, defending, or settling any claim) to enforce your rights or our rights under this insurance. There is nothing you will need to do in this case, and we will pick up all costs. If the legal case is settled and a recovery is made, that money will first be used to cover our costs.

Claims Conditions – All Sections

We understand the frustration when you cannot use things that you normally rely on. So, if one of your insured items are lost, stolen or damaged, we will organise repair or replacement as fast as we can.

For us to help you with your claim, you must follow these steps, which are otherwise known as the claims conditions, below:

Validating your Cover

We may need to confirm your cover under this policy, to do this, we will need one or a combination of the following:

- Proof of your status as a permanent occupant/tenant of the residence/insured address listed in your schedule of insurance.
- Proof of your status as a student at the College/University listed in your schedule of insurance (where applicable).
- A copy of your schedule of insurance.
- A copy of your University identification (where applicable).

Report it

You must contact our claims teams within 30 days following discovery of an incident likely to give rise to a claim. When you do so you will need to provide details of what happened and provide us with anything else that we may need (and may request from you).

If your insured item is stolen or subject to malicious damage, then you must report it to the police within 24 hours of you discovering the incident. You will need to obtain a crime reference number from them, which we will need you to share with us. We recommend that you note this down and keep it somewhere safe, as we will be unable to process your claim without it.

If your insured item is lost, then you must obtain a lost property reference from the police, or from a lost property reporting service, which is accredited by the police. For example, via the Report My Loss website: www.reportmyloss.com/uk

If the item that has been lost or stolen is your mobile phone(s) or an electronic device(s) which can connect to a phone network, then you must also report the loss or theft to your network provider as soon as reasonably possible upon discovery of the incident, so that they can prevent anyone from using it.

Prove Your Loss

It is your responsibility to prove any loss. You must provide us with evidence of your ownership, the age and value of all insured items involved in a claim. To do this, we will require you to provide original purchase receipts, invoices, bank or credit card statements and photographs. If your claim is for loss or damage to your mobile phone(s), then you must provide evidence from your network provider to show that the mobile phone(s) has been in use since the start of your policy and continued to be used until the event giving rise to a claim. You must also provide your IMEI/serial number for any claim that we request this for.

Assist Us

You may need to allow us or our representatives full access to your room or any building where any loss or damage has occurred to deal with a claim. If your electronic device(s), mobile phone(s), laptop, bicycle, personal possessions, or household-based gadget is damaged, then you must hand it over to us for inspection and repair if we request that you do so.

Act Honestly

You must not make a claim which is fraudulent and/or intentionally exaggerated and/or supported by any fraudulent statements or other devices. If you do, we will refuse your claim. In addition, we will have the right to recover from you any amounts that we have paid in respect of your fraudulent claim.

How We Handle Your Claim

Your Excess

Any claims that you make will be subject to an excess. This is an amount which you have agreed to pay towards your claim.

Your excess will be shown in your policy schedule. For example, if you make a claim for repairs to an insured item, say a damaged laptop, and it costs £350 to fix and your excess was £75, then you would pay your £75 excess and we would pay £275 towards the cost of repairs.

If we agree to settle claims with cash payments, we will deduct the excess from the claim amount and pay you the rest, straight into your bank account.

Your Claim

For claims made under Section 1 and 2 we will pay the cost of replacement or repair of your insured items if you have a valid claim.

We will not pay for the cost of repairing or replacing any undamaged parts or accessories of your electronic device(s), gadgets, mobile phone(s), laptop, bicycle, or personal possessions. We cannot take claims for SIMs and memory cards on their own, but if these were in your mobile phone(s) or electronic device(s) at the time of loss or damage, we would take that into account when you made your claim.

Maximum Payable

The maximum we will pay toward any claim is the limit shown in your policy schedule.

Indemnifying you

Should the item you are claiming for be discontinued or no longer available we will replace it with the closest available product based on the original specification.

Complaints

We always aim to give you the best service possible and work hard to make sure that you are happy. If something goes wrong and you feel that the service you received was not up to scratch, then we want to know as soon as possible. If you therefore have a complaint regarding your policy, or about the handling of a claim, please see the below details of how you can let us know that you are unhappy and how you can expect your complaint to be handled.

Policy Administration Issues

If you have any questions or concerns about your policy administration and documents, you should contact us via the site you used to access your policy, quoting the reference number on your schedule.

A member of the team will be assigned to the investigation of your complaint and will be your main point of contact.

Claims Administration Issues

If your complaint is about a claim, you should refer the matter to either of our claims specialists as per below. Their contact details are:

For Sections 1 to 3 of this policy

Innovation Group

T: [0343 227 7292](tel:0343 227 7292)

P: Innovation Property (UK) Limited, Yarmouth House, 1300 Parkway, Whiteley, Fareham PO15 7AE

For Section 4 of this policy

Kennedys Claims Handling

T: [0343 227 7293](tel:0343 227 7293)

E: bspoke@kennedyslaw.com

P: Kennedys Law LLP, 6 Queen Street, Leeds, LS1 2TW

In all correspondence, please state that your insurance is underwritten by SiriusPoint via Miramar Underwriting Ltd and quote your unique policy number from your policy schedule.

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

Financial Ombudsman

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service,

Exchange Tower, London E14 9SR

T: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Policy Definitions

Wherever the following words appear in this document they will have the following meanings:

Accident/Accidental	A sudden, unexpected, unusual specific event, which occurs at a definable time and place.
Accommodation Provider	The university, university college, college, company, or private individual that manages the utilities, lettings, maintenance, security services of the designated insured person.
Accommodation Provider Building	The communal buildings within the boundaries of the college and any other accommodation buildings provided by the student accommodation provider to which the student has authorised access excluding Pubs, cafes, and restaurants.
Approved Lock	A Sold Secure approved lock meeting the appropriate standard category for cycles with the following insured value: • up to £250 – bronze standard. • between £250 and £1,500 – silver standard. • greater than £1,500 – gold standard. For more information, please visit Sold Secure at www.soldsecure.com
Bicycle(s)	Any non-electrical or power assisted cycle, adult tricycle or tandem, including component parts and permanently fixed upgrades that are critical to its operation (but not including accessories), owned by you.
Bodily injury	Is sustained by the insured person during the period of insurance is caused by an accident and results in the disablement of the insured person within twelve calendar months from the date of the accident.
College/University	A recognised educational establishment of further or higher learning within the United Kingdom which you are attending.
Communal areas	Common room, shared living room, kitchen, or bathroom within the Resident's/Insured's Address that your room is situated.
Contents	All clothing, gadget/wearable technology, mobile phone(s), valuables, money, IT Equipment, and other personal items belonging to you or for which you are legally responsible for insuring kept in your room.
E-Wallet	Money stored on electronic wallets and other electronic devices excluding currencies designed to be used in computer games and other forms of entertainment devices.
Endorsement	An agreed change to the details which form part of this insurance policy.

Excess	The first amount payable by the insured person for any one incident under each section of this insurance policy and which is deducted from the claim settlement to the insured person.
Gadget/wearable Technology	Electronic devices designed to be carried on your person including but not limited to smartwatches, earphones belonging to you but not including mobile phones or photographic equipment.
Geographical Limits	England, Scotland, Wales and Northern Ireland
Insured Person(s)	Each person living permanently in the Resident's/Insured's address for whom a premium has been paid.
IT Equipment	Desktop computer equipment including printers and scanners, laptop & portable computers, gaming consoles and associated games.
Maximum Sum Insured	The amount as specified in your schedule and being the most we will pay in the event of any claim on this policy.
Mobile Phone(s)	Your handheld portable mobile telephone (excluding accessories, bluetooth devices and wearable technology) which you are legal responsible for, purchased by you as new and in full working order from a UK registered company, which is no more than 36 months old at the start of your occupancy of the Residents/Insured Address.
Money	Coins or bank notes in current circulation, cheques, traveller's cheques, or banker's drafts. Postal or money orders, gift vouchers. Money does not include any cryptocurrency, bitcoin, NFT or other cyber currency.
Musical instruments/equipment	A device created or adapted to make musical sounds including but not limited to strings, woodwind, brass, and percussion instruments. A device that reproduces, record, or process sound. This includes microphones, radio receivers, AV receivers, amplifiers, mixing consoles, effects units, headphones, and speakers.
Period of Insurance	The period of cover agreed by us and shown in your schedule.
Permanent Home Address	The home of the parent or legal guardian of the insured person(s)
Photographic Equipment	Equipment that is used for the taking, developing or enlarging of photographs or moving pictures, including but not limited to cameras, video cameras, camera cases, lenses, tripods and developing equipment.
Policyholder	The named party on the schedule of insurance.
Resident's/Insured Address	The hall of residence or other accommodation for insured persons, managed by the accommodation provider within which the room is situated.
Study Equipment - Part of study	Materials, equipment, and other contents not defined in the policy wording which is used specifically for your course.

Schedule of insurance	Your policy document which outlines the level of cover including terms and conditions applicable to you.
Storm	A period of violent weather defined as: • Wind speeds with gusts of at least 48 knots (55mph)* or; • Torrential rainfall at a rate of at least 25mm per hour or; • Snow to a depth of at least one foot (30 cm) in 24 hours or; • Hail of such intensity that it causes damage to hard surfaces or breaks glass *Equivalent to Storm Force 10 on the Beaufort Scale.
Unattended	Where the insured person(s) leave their contents/personal possessions without taking reasonable precautions to keep their contents/personal possessions safe. Knowingly leaving your contents/personal possessions out of your sight, for example leaving your items in your car when they are not concealed and/or locked away.
Unoccupied	Where the insured person(s) has not slept overnight at the Resident's/Insured Address for a period of 30 consecutive days.
Vacation	The periods between the end and the beginning of published college/university/school/educational institution terms.
Valuables	Any article of gold, silver other precious metal, jewellery, pearls, gemstones, or watches.
We/Us/Our	Arthur J Gallagher Insurance Brokers Limited.
You/Your/The Insured	The Provider specified in the schedule and any authorised tenants with a valid tenancy agreement to occupy a Residents/insured address.
Your Insurer/The Insurer	Miramar Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation.
Your Room	The room including communal areas you are assigned by the Accommodation Provider at a Residents/Insured address during the policy period.

Your Cover

The following sections outline your cover under this policy, your schedule of insurance will show whether cover applies under this section and the applicable sum insured.

Section 1 – Your Room

Standard Cover

What is Covered	What is Not Covered
We will pay for loss of or damage to your contents situated in your room and communal areas as a direct result of	The excess as stated on the policy schedule.
1. Theft or attempted theft.	Theft from an unattended motor vehicle. Theft of any mobile phone, personal money or credit cards unless as a result of forcible and violent entry. Theft of any items from communal areas that are valued individually more than £500 unless as a result of forcible and violent entry. Theft by anyone who lives with you or who is lawfully in your room. Theft as a result of deception. Any theft or attempted theft where your room is unoccupied. Theft where your room has been left unoccupied for any period of time and any ground floor accessible door or window to the Residents/Insured address has been left open or unlocked.
2. Fire, lightning, explosion, thunderbolt, or earthquake	
3. Smoke	
4. Subsidence, heave, or landslip to the insured address	Loss or damage caused by the settling or bedding down of new structures or newly made-up ground. Loss or damage resulting from renovations or demolition of the Residents/Insured address or neighbouring structures.
5. Storm or Flood	
6. Escape of water or oil from any fixed appliance, pipe, or tank	Loss or damage while your room is unoccupied. Loss or damage to the appliance, pipe or tank from which the leak occurred.

7. Riot, civil commotion, strike, labour/political disturbance, or other malicious damage	Loss or damage unless reported to the police. Loss or damage if your room is unoccupied. Loss or damaged you or anyone legal entitled to be in your room.
8. Impact from any vehicle, aircraft, animal, falling tree or other falling debris to the insured address	Loss or damage caused by domestic animals.

Additional Cover

Your schedule of insurance will show whether any additional or optional cover applies under this section and the applicable sum insured.

What is Covered	What is Not Covered
1. Food Spoilage We will pay for loss of or damage to food in any fridge or deep freeze cabinet caused by a rise or fall in temperature or contamination by any refrigerant fumes.	Any loss resulting from deliberate or accidental act resulting in temporary power loss. Loss or damage from a fridge or deep freeze cabinet not situated in the residents/insured address. Loss or damage claims where the fridge or deep freeze cabinet is more than 15 years old.
2. Vacations cover We will pay for loss of or damage to the contents belonging to the insured person due to an insured event whilst left in your room during vacation for a maximum of 60 consecutive days.	Loss of or damage to the contents belonging to the insured person during vacation unless locked inside the room by key and only the insured person and accommodation provider has access. Any loss where the insured person has not slept overnight at the Resident's/Insured Address for a period of more than 60 consecutive days. Theft not involving violent or forcible and violent entry.
3. Damage by Laundry Machine We will pay for loss of or damage to the contents belonging to you resulting from mechanical failure of laundry machine whilst removed from your room to a utility area.	Loss or damage caused by or resulting from professional laundry service, dry cleaning service or where you relinquish your contents to a third party.
4. Keys We will pay for the cost of replacing keys, swipe cards and locks to the room following damage resulting from theft or attempted theft.	Any loss amount greater than the limit shown in the schedule of insurance. Damage to external doors.
5. Bicycle(s) We will pay for loss of or damage to your bicycle(s) resulting from an insured event while stored in your room or designated bicycle(s) storage facility at the insured address.	Theft of a Bicycle(s) unless: Forcible and violent means are used to enter or leave the building concerned; or The bicycle is secured through the frame and both wheels by an approved lock to a permanent structure; or The bicycle is located in a dedicated communal cycle storage facility that is fully secure and enclosed and only accessible through a key or access-code operated entrance or exit.

Optional Covers

Your schedule of insurance will show whether any additional or optional cover applies under this section and the applicable sum insured.

What is Covered	What is Not Covered
1. Goods In Transit We will pay for the loss of or damage to your contents up to the amount specified in your schedule of insurance while in transit between your room and your permanent home address.	Loss or damage while unattended. Loss or damage from any unattended motor vehicle unless out of sight within a locked boot of the vehicle.
2. Emergency Expenses We will pay up to the amount shown in your schedule of insurance should you be unable to access your room following: • an insured event. • the advice or instruction of local authority or government official. • the advice or instruction from the accommodation provider.	Loss or damage if you have been evicted from your room by the accommodation provider following your own behaviour or on disciplinary grounds. Any loss or damage when your tenancy agreement is not in effect.
3. Theft whilst temporarily stored away from your room. We will pay up to the amount shown in your schedule of insurance for theft of your contents while away from your room and • Stored at a College/University or Accommodation Provider's Building. • At a College/University Building where you are temporarily residing. • At any occupied private dwelling.	Loss or damage that is covered under another buildings or contents insurance policy. Any loss as a result of theft where there has been no forcible or violent entry. Any loss or damage outside the United Kingdom.

Section 2 – Money and Credit Cards

Standard Cover

What is Covered	What is Not Covered
1. Personal Money We will pay up to the amount shown in your schedule of insurance for theft of money following forcible and violent entry to your room.	
2. Credit Cards We will pay sums up to the amount shown in your schedule of insurance that you become legally liable to pay if your credit, charge, debit or bankers' card(s) issued to you in the United Kingdom are either lost or are stolen following a forcible and violent theft and they are used without your permission.	

Optional Covers

Your schedule of insurance will show whether any additional or optional cover applies under this section and the applicable sum insured.

What is Covered	What is Not Covered
1. E-wallet We will pay up to the amount shown in your schedule of insurance for the loss or theft of funds from your e-wallet following the theft of your mobile phone(s), Gadget/Wearable Technology, or IT equipment where the funds are stored.	Any loss of tickets, travel passes or other non-monetary items.

Section 3 – Personal Accident

What is Covered	What is Not Covered
1. Personal Death, Accident, or Injury We will pay you or your estate any appropriate benefit specified in the schedule of insurance should you sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the period of insurance within the geographical limits which directly and independently of any other cause results in death or disablement as specified within period of insurance.	Any injury or disablement arising out of or in any way connected with: • Aviation (other than travelling as a fare paying passenger on a scheduled flight), ballooning, bungee jumping, deep sea diving (defined as diving to depths greater than 30 metres), gliding, hang gliding, jet skiing, micro light flying, motor rallying, parachuting, paragliding, parascending, professional sports of any kind, racing of any kind (other than on foot), tree climbing, solo sea sailing or winter sports. • Use of machinery. • Pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or deliberate actions which put the insured person at risk of death, injury, or disablement unless in an attempt to save human life or because the insured person's life is in danger. • Any pre-existing physical defect or infirmity. Any claim where you or your estate cannot supply a report from a doctor or consultant at your own expense if required by us. We may require you to be further medically examined by our doctor and you will as often as required agree to medical examination at our expense. Any accident or incident occurring outside of the geographical limits.
2. Accidental death or permanent total disablement of a supporting parent or guardian. We will pay you up to the amount specified in the schedule of insurance following accidental death or permanent total disablement of a parent or guardian on whom you are financially dependent to complete their course, such death to arise solely from bodily injury by external violent and visible means during the period of insurance.	

Section 4 – Tenants and Personal Liability

What is Covered	What is Not Covered
Tenants Liability We will pay up to the amount shown in the schedule of insurance which you become legally liable to pay following damage to Accommodation provider material property in the custody or control of you and for which you are legally responsible under the terms of a formal tenancy agreement resulting from an insured event covered under Section 1 of this policy. • Theft or attempted theft. • Fire and/or Smoke • Storm or Flood • Escape of water or oil from any fixed appliance, pipe, or tank • Riot, civil commotion, strike, labour/political disturbance, or other malicious damage • Impact from any vehicle, aircraft, animal, falling tree or other falling debris to the insured address	Accidental Damage not covered by the events listed in section 1 of this policy. Malicious and deliberate damage caused by you.
Personal Liability We will pay up to the amount shown in the schedule of insurance which you become legally liable to pay, including costs and expenses incurred with our written consent, in defence of a claim for damages as a result of: • Bodily injury by accident. • Damage to property happening during the period of insurance. • We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by us in writing. • If you die, your legal personal representatives will have the protection of this cover for liability incurred by you.	Liability in respect of: • Bodily injury to any member of your family or person who lives with you. • Damage to property owned by you or in your care or under the control of you or any member of your family or person who lives with you, or any person employed by you. • Any trade, profession, business or employment or student placement. • Any contract, which you have entered into, unless legal liability would have attached anyway. The ownership, possession, or operation of: • Road vehicles or any other mechanically propelled or assisted or horse drawn vehicle. • Caravans, horse boxes, trailers, or trailer tents. • Aircraft or hovercraft, except pedestrian-controlled models or toys. • Boats, windsurfers, boards or any other craft or equipment designed. • For use in or on water, except pedestrian-controlled models or toys. • Any power operated lift. • Firearms, except shotguns or airguns used for sporting activities.

	• Horses while being used for hunting, racing, or playing polo. • Pets, which are not normally domesticated in the United Kingdom. • A dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (muzzling) Regulations (Northern Ireland) 1991 and any later amending legislation. The ownership, occupation, possession, or use of any land or building. Any occurrence caused by or arising out of or contributed to by any tenancy, business profession or occupation. Any damage caused directly or indirectly to your room(s), including communal areas, in which you are residing during the period of insurance. Any wilful or malicious act by you. Racing of any kind other than on foot. Anything caused directly or indirectly from you passing on or being treated for any disease or virus. Any responsibility as an employer to anyone employed by any of your family in any business or profession, including domestic employees. Damage, injury, death, illness, or disease, which happens outside the period of insurance
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General Policy Conditions

The following are Conditions of this Policy, you must ensure you comply with them at all times.

Contribution

If at the time of any loss, damage or liability covered under this Policy, you have any other insurance which covers the same loss, damage, or liability, we will only pay a rateable share* of the claim and reserve the right not to pay any proportion of the claim.

* For the purposes of any calculation our relatable share is defined as our maximum sum insured specified on your policy schedule and divide by the aggregate value of all the maximum sum insureds for each insurance policy in force at the time of the loss and limit our proportion to an equal percentage. Where one or more of the other insurance policies are not on a sum insured basis or do not have a specified sum insured our proportion of the claim payable will be limited to an equal share.

Precautions and care

You must take precautions and care to prevent accidents, safeguard Your property against damage and maintain it in a sound condition.

You must act at all times as if You are uninsured and attempt to keep all costs/expenses in respect of any claim to a minimum.

You must comply with all statutory obligations and regulations including any set out by the local authority, government, or other authorised body.

General Policy Exclusions

The following are Exclusions that apply to this entire Policy.

Contagious Disease

Notwithstanding any other provision herein, this insurance does not cover any actual or alleged loss, damage, liability, injury, sickness, cost, or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly from:

- Infectious or contagious disease;
- any fear or threat of infectious or contagious disease; or
- any action taken to minimise or prevent the impact of infectious or contagious disease.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal, or species by any means.

Deliberate Act

Loss or damage caused intentionally by you, or anyone working on your behalf.

Domestic Pets

Loss or damage caused by domestic pets, insects, or vermin.

Electronic Data Exclusion

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Existing Damage

Loss or damage occurring prior to the commencement of your insurance cover.

Faulty workmanship, Design or Materials

Loss or damage or legal liability directly or indirectly arising from faulty workmanship, faulty design or using faulty materials.

Illegal Activities

Any loss or damage caused as a result of the Room being used for illegal activities.

Motor Vehicles

Loss or damage caused to any motor vehicles (other than a private garden vehicle), caravans, trailers, or watercraft and/or their accessories.

Pollution

Loss including any loss of value, damage, injury, or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a period of cover provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

Radioactivity

Loss or damage from any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material; or
- The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

Sonic Pressure

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Warranty Damage

Loss of or damage to your contents as a result of warranty faults or where such loss of or damage to is cover under warranty.

War and Civil Risks

Loss or damage from any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

Privacy Policy

Arthur J. Gallagher Insurance Brokers Limited

In order to offer to and provide our services, we will collect and use data about individuals. This means that we are a 'data controller' and we are responsible for complying with data protection laws. The Gallagher group company which offers to or provides the risk consulting, (re)insurance broking or insurance service to you is primarily responsible for the personal data collected in relation to that offer or service. Information on the Gallagher group companies and their services is available at the Legal and Regulatory page.

During the insurance lifecycle we will receive personal information relating to potential or actual policy holders, policy beneficiaries including their family members as well as claimants and other parties that are involved in a claim. As such, references to "individuals" or "you" or "your" in this Privacy Notice include any living individual from the preceding list, whose personal information we receive in connection with the services we provide under our engagement with our clients.

We have appointed a Data Protection Officer to oversee our handling of personal information. If you have any questions about how we collect, store, or use your personal information, you may contact our Data Protection Officer using the details set out in the "Contacting Us" section.

You can view our full privacy notice here <https://www.ajg.com/uk/brokerage-privacy-policy/>

SiriusPoint International Insurance Corporation Privacy Notice

Personal data provided in connection with this policy will be used and processed in line with **Our** Privacy Notice for Policyholders. A copy of this is available at <https://www.siriuspt.com/uk-eu-privacy-notice-for-policyholders-8-oct-2021/>

Miramar Underwriting Ltd

Miramar Underwriting Limited act as a Managing General Underwriter of SiriusPoint International Insurance Corporation and is registered as a data controller with the Information Commissioner's Officer. Registration number is Z2168910.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you, and we process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

You will be aware that this insurance policy has been arranged on your behalf by your accommodation provider. Your accommodation provider may pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a Personal Accident policy, we may process some special categories of your personal data, such as information about your health. We collect this data as we are required to use this information as part of your insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest, and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online [here](#) or request a copy by emailing us at dataprotection@miramaruw.co.uk. Alternatively, you can write to us at: Data Protection, Miramar Underwriting Limited, 34 Lime Street, London EC3M 7AT.

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT.

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