Policy Schedule

Mighty Student Living
Policy Reference: MSL1023

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SINT/AJG/2026

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Policy Details

Master Policyholder	Mighty Student Living
Policy Reference	MSL1023
Policy Period	1st July 2026 to 30th June 2027

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 Disabled Students	£5,000 £6,000
	Food Spoilage	£75
	Vacation Cover	£5,000
	Damage by Laundry Machine	£300
	Keys	£350
	Goods In Transit	£500 per bag
	Theft while temporarily stored away from your room	£500
	Accidental loss of contents	£250
	Emergency Accommodation	£350
	Emergency Clothing	£200
Section 2	Personal Money	£50
	Credit Cards	£500
Section 3	Personal Death, Accident or Injury	£50,000
	Accidental death or permanent total disablement of a supporting parent or guardian.	£5,000
Section 4	Tenants Liability	£5,000
	Personal Liability	£1,000,000

Important Claims Condition

If you find you need to make a claim for your insured items, you will have to provide original purchase receipts, invoices, bank or credit card statements and photographs to evidence age and value and to prove your ownership.

For mobile phones you will have to provide your IMEI/serial number and evidence from your network provider to prove that your phone has been used since the start of your policy and up until the incident that you want to claim for occurred.

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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
Clothing Single Item Limit	£350
IT Equipment	£2,000
Mobile Phone Single Item Limit	£750
Gadget/Wearable Technology Single Item Limit	£1,250
Musical Instrument/equipment	£600
Sports Equipment	£1,000
Study Equipment on loan	£1,000
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

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

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

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Endorsements

The following Endorsements apply to this master policy.

Accidental damage of contents

We will pay up to the amount shown on the schedule of insurance following accidental damage of the insured person's contents whilst in your room or communal areas

We will not pay for:

i. Any loss or damage if your room is unoccupied

ii. Any items from communal areas that are valued individually more than £500

iii. Damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause

iv. Damage caused by pets or guests

v. We will deduct the excess shown on your certificate of insurance in respect of each claim.

vi. We will not pay more in total than the sum insured on your schedule of insurance.

For the purpose of this endorsement accidental damage is defined as follows:

Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden, identifiable and external means.

Tenants Liability Accidental Damage

We will pay up to the amount shown in the schedule of insurance which you become legally liable to pay following accidental damage to the accommodation providers 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.

We will not pay for:

i. Damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause

ii. Damage caused by pets or guests.

iii. We will not pay more in total than the sum insured on your schedule of insurance

For the purpose of this endorsement accidental damage is defined as follows:

Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden, identifiable and external means.

Accidental loss of contents

We will pay up to the amount shown on the certificate of insurance following accidental loss of the insured person's contents where the accommodation provider accepts liability.

We will not pay for:

vii. Any costs where the accommodation provider has not accepted liability.

viii. We will deduct the excess shown on your certificate of insurance in respect of each claim.

ix. We will not pay more in total than the sum insured on your schedule of insurance.

For the purpose of this endorsement accidental loss is defined as follows:

Unintentional misplacement of an item or items from your room or secure parcel storage designated by the accommodation provider, meaning that the insured person is permanently deprived of its or their use.

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	**Innovation Group** **E:** propertyclaims@innovation.group **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 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.