



Student insurance: are they covered?

Are your children about to go and study at college or university in the UK?

Do you provide cover for student's possessions?

Leaving home to attend college or university can be a really exciting time for both students and parents – attending lectures, making new friends and living in halls or a shared house, is all part of their higher education journey.

With all the excitement of this new chapter, thinking about protecting their possessions may not always be top of the priority list. Having a conversation with your adviser can help you understand what is covered under your home insurance and how it could benefit students, while giving you additional peace of mind too.



Peace of mind for you and your children

You can rest easy knowing we've got students possessions covered with our home insurance: **we'll pay up to £5,000 on Gold and up to £10,000** with Platinum, to cover loss or damage to students' contents, whilst being kept in student accommodation or any building in which you or your family study within the British Isles. We'll provide cover for the usual perils including fire, water or oil leaks, theft or attempted theft – where there is proof of force or violent entry and more.



What's covered?

Students insurance is just standard contents insurance, so they're covered for the following:

- Fire
- Water or oil leaks
- Theft or attempted theft – where there is proof of force or violent entry
- Storm or flood
- Subsidence – although it's very unlikely
- Vandalism
- Impact



Personal belongings cover - protecting their belongings away from the home

It's a good idea to consider the total value of the items and belongings you want to protect to ensure they have the right level of cover – have you considered clothing, mobile phones and jewellery?

If you want a student's belongings to be covered when they're out and about, you'd need to make sure that you also have Personal belongings cover. It's an optional extra cover that **protects belongings up to £5,000** per item when they're away from home. Any item worth more needs to be specified.

As well as laptops and tech, student travel cards and IDs are all covered under LV= insurance – as are course-specific items they will need, such as text books and lab coats. We've covered claims for titanium darts, DJ decks, robotic drills and dentistry books.

What's not covered?

- Loss or damage to contents taken from your home to sell or exhibit
- Accidental damage
- Loss or damage to money or business equipment
- Loss or damage to bicycles
- Theft or attempted theft unless violence and/or force is used to remove the contents from a building
- Theft of any student belongings from any non-self-contained accommodation unless violence and force is used to remove them



Keeping possessions safe

It's a good idea to think about protecting any personal belongings when out of the home, so we've got a few tips to help students be prepared:

- Keep windows and doors locked when not in their residence and keys in a safe place, out of sight
- Don't display valuables like laptops or mobile phones in busy areas
- Don't store keys with items containing the home/residential address and if keys are lost, change the locks immediately
- When out and about don't leave bags or valuables unattended
- Consider buying an ultraviolet marker pen to personalise belongings



Your adviser is on hand to help

If you have any questions about LV= insurance policies, please speak to your adviser.