

STUDENT'S CONTENTS INSURANCE



STUDENT CONTENTS

Students living in shared accommodation facilities should protect their personal belongings with a contents insurance policy that has been designed with their lifestyle requirements in mind.

THE COVER

The cover provides for all personal contents and goods used by students anywhere in Australia. The Insurer will repair or replace the student's contents up to their replacement cost with a combined limit of \$15,000.

Terms and conditions of the Student Contents Insurance Scheme deviates from the Lumley Insurance Standard Product Disclosure Statement and insurer guidelines.

This policy includes cover for such items as:

- Computers (including portable computers), associated hardware and software which are only used for personal purposes up to a limit of \$2,000
- Mobile telephones up to a limit of \$500
- Bicycles kept in lockable premises up to a limit of \$1,500
- Sporting equipment up to a limit of \$1,500
- Jewellery, watches and items containing gold/silver up to a limit of \$1,000
- Money, cheques and other negotiable instruments up to a limit of \$1,000 or \$5000, secured in a bank vault or safety box

- Spoilage of refrigerated goods up to a limit of \$500
- Alternative accommodation when principal residence becomes uninhabitable up to 10% of the sum insured

EXCESS

All Claims \$200

All other covers are subject to the terms, conditions and exclusions of the Accidental Damage Home Insurance Product Disclosure Statement.

Please Note: This product is issued by Wesfarmers General Insurance Limited ABN 24 000 036 279, AFS Licence No. 241 461, trading as Lumley Insurance. To decide if it is right for you please carefully read the Product Disclosure Statement (RET PDS 6403-2) before making any decision. You can obtain a Product Disclosure Statement from Proprietor: Whitbread Associates Pty Ltd ABN 69 005 490 228 AFSL 229092.

