

2022/2023 Insurance Schedule for Occupants of Residential Units, Trinity College Dublin

Here are brief details of the Cover with which you are provided under the special Insurance Scheme arranged with Zurich Insurance plc ('Zurich') by Willis Towers Watson Insurances (Ireland) Limited trading as Willis Towers Watson, under the Trinity College Dublin Master Policy, a copy of which is available for inspection on request.

Summary of Sums Insured, Limits and Excluded Amounts

	Description	Sum Insured	Single Article Limit	Excess
Section 1	General Contents Fire & Specified Perils	€5,000	€750	€100
Section 2	All Risks: Miscellaneous Personal Effects, including Mobile Phones and Cameras (excluding Personal Computers and Stereo Equipment)	€1,000	€750	€100
Section 3	All Risks: Personal Computers (limited to Campus & Residential Unit only)	€3,000	€1,500 any one Laptop	€100
Section 4	All Risks: Stereo Equipment (iPod/Mp3 player) (limited to Campus & Residential Unit only)	€500	€500	€100
Section 5	Personal Liability	€1,300,000	n/a	n/a

What to do in the event of a claim

- Report the claim immediately to Zurich (Telephone: 0818 208 408) and complete a claim form and Garda Report Form (if required) obtained from Trinity College Dublin.
- Claim forms can be obtained:
 - If occupying a room on campus: the Accommodation Office at West Chapel.
 - If occupying a room at Trinity Hall: The Accommodation Office reception at Trinity Hall.
- All forms should be sent to Zurich Claims Dept, Zurich Insurance, PO Box 78, Wexford, Ireland, Telephone 0818 208 408.
- In the event of a theft claim inform the Gardai immediately and have Gardai complete the Garda Report Form.
- Immediately send on any writ, summons or other legal process issued or commenced against you to Zurich.

- Provide, at your expense, all details and evidence which Zurich ask for concerning the cause and amount of any damage or injury (including Garda reports if requested).

Notes

- Zurich may enter any Residential Unit where loss or damage has occurred and deal with the salvage. Zurich will only enter a Residential Unit by prior agreement with Trinity College Dublin and will be accompanied by an appointed member of Trinity College Dublin. No property may be abandoned to Zurich.
- In the event of dual insurance Zurich will pay only its rateable proportion.
- No benefits will be provided under this policy if any fraud is used.

Complaints Procedure

At Zurich, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service. If it should happen that you have cause for complaint, either in relation to your policy or any aspect regarding the standard of our service, please see the steps outlined below.

- In the first instance you should contact: Willis Towers Watson. Telephone: (01) 6616211.
- If you wish to make your complaint to us directly, you should contact the Customer Services Co-ordinator, Zurich Insurance, PO Box 78, Wexford, Ireland. Telephone: (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

- Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Phone (01) 567 7000.
- Central Bank of Ireland, PO Box 559, Dublin 1. Telephone: (01) 224 5800.
- Insurance Ireland, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8. Telephone: (01) 676 1820
Your right to take legal action is not affected by following any of the above procedures.

Summary of Cover (see applicable exclusions below)

Section 1 – Contents: Fire and Specified Perils

Your Personal Belongings (i.e. Personal Effects, Books, Clothing, and Stereos) are covered against the following perils while in the Residential Unit occupied by you.

- Fire (including smoke arising therefrom), lightning, explosion, earthquake.
- Storm or flood.
- Water escaping from fixed water or heating installations, oil escaping from a fixed heating installation.
- Riot, civil commotion, strike or labour disturbance.
- Malicious persons or vandals but not if the responsible persons were lawfully in your Residential Unit.
- Stealing or any attempt thereat, but only where there is forcible entry or exit into or from your Residential Unit.
- Subsidence and/or heave of the site.
- Falling trees or branches, TV or Radio Aerials.
- Collision by aircraft, other aerial devices, road or rail vehicles, or articles falling from them, or by animals.
- The maximum amount payable under this section in respect of any one claim is €5,000.
- The first €100 of each claim is excluded.

Section 2 – ‘All Risks’ – Miscellaneous Personal Effects

Your Personal Possessions (i.e. Clothing, Jewellery, Watches, Sports Equipment, Mobile Phones and Cameras) are covered against any cause whether they are on or off Campus. The maximum amount payable under this section in respect of any one claim is €1,000. The first €100 of each claim is excluded.

Section 3 – ‘All Risks’ – Personal Computers

Your Personal Computer and related equipment is covered against any cause but only whilst in your Residential Unit or on Campus. The maximum amount payable under this section in respect of any one Laptop is €1,500. The first €100 of each claim is excluded.

Section 4 – ‘All Risks’ – Stereo Equipment (iPod/MP3 Player)

Your Stereo Equipment (iPod/MP3 player) is covered against any cause but only whilst in your Residential Unit or on Campus. The maximum amount payable under this section in respect of any one claim is €500. The first €100 of each claim is excluded.

Exclusions (Applicable to 1, 2, 3, and 4)

- (a) Personal Belongings or Personal Possessions do not include Camping Equipment, Motor Vehicles, Caravans, Trailers and Accessories, Pedal Cycles, Watercraft, Livestock, Money, Cheques, Credit Cards and the like.
- (b) Confiscation by Customs or other officials, breakage of glass or articles of a brittle nature, wear and tear or gradual deteriorating cause, any process of cleaning or restoring, mechanical or electrical breakdown, scratching of photo equipment or binoculars.
- (c) Accidental Damage Cover does not apply to Section 1.
- (d) Loss or damage to Computers off Campus.
- (e) Loss or damage to Stereo Equipment off Campus.
- (f) Loss or damage to computer software or any information contained on data-carrying media.
- (g) Stealing from your Unit where there is no force used or when your Unit has been unoccupied for more than 90 days.
- (h) The first €100 of each claim is excluded.

Section 5 – Personal Liability

You are indemnified against liability at law for damages and/or claimants' costs in respect of accidental bodily injury (including death, disease or illness) or accidental damage to material property occurring during any period of insurance incurred: (a) solely as occupier (not as owner) of the Residential Unit; (b) solely in a personal capacity (not as occupier or owner of any buildings or land). The maximum amount payable under this section in respect of any one claim is €1,300,000.

Exclusions (Applicable to 5)

Liability arising directly or indirectly from:

- (a) any profession, business or employment, or any agreement which imposes a liability which you or a member of your household would not otherwise have been under.
- (b) the ownership, possession or use of mechanically propelled vehicles (other than gardening implements), lifts, aircraft and watercraft (other than rowing boats).
- (c) the ownership, possession or use of animals but this exception does not apply to horses, cats and dogs (not being dogs as specified in regulations made under the "Control of Dogs Act 1986" or amendments thereon if such ownership, possession or use is not in accordance with the provisions of such regulations).

- (d) the ownership, possession or use of firearms or the use of horses for hunting or racing.
- (e) Human Immune Deficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof.

Conditions/Exclusions which apply to the whole policy

- (a) In total, Zurich will only indemnify you for two claims in any one period of insurance.
- (b) Claims are settled on an indemnity basis (deduction will be made for wear and tear).
- (c) You have a duty to prevent loss or damage – you must take all reasonable steps to prevent loss, damage or accidents and maintain the insured property in a sound condition.
- (d) Claims are excluded if there is any fraud used to obtain benefit under the policy.
- (e) Transfer of interest – you may not transfer your interest in the policy without written approval.
- (f) This policy does not cover:
 - i) Loss of or damage to any property or any loss, expense, consequential loss or legal liability, directly or indirectly caused by, contributed to or arising from:
 - ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel.
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
 - ii) Any event, whether direct or indirect, arising from War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military Force or Coup.
- (g) Loss or damage to any computer hardware or software or any other equipment as a result of its failure to recognise or process any date as the true calendar date.

Please refer to Master Policy for further details.

Zurich Insurance

PO Box 78, Wexford, Ireland.

Telephone: 01 667 0666 Fax: 01 677 0644

Website: www.zurich.ie

Zurich Insurance plc is regulated by the Central Bank of Ireland

