

URBANEST

INSURANCE INFORMATION



Willis Towers Watson and Chubb Insurance are working in conjunction with urbanest to provide students with personal contents insurance cover whilst living in urbanest student accommodation.

Who is Willis Towers Watson (WTW) and Chubb?

WTW is a licensed insurance broker and is one of the largest insurance brokers in the world.

WTW has operated in Australia for almost 50 years with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting www.willistowerswatson.com.au. We act as an intermediary between yourself and the insurer Chubb.

Chubb is the insurance underwriter for the insurance product.

Why do I need this cover?

As part of your package with urbanest you automatically have included Student Contents Cover for an amount of \$3,000. This will cover your personal items located within your room. We have also arranged coverage for personal items stored in our storeroom facility i.e bicycles up to a limit of \$2,000

What are defined as contents?

Contents include all household goods and personal effects at urbanest which belong to you. Articles of special value can be listed on the insurance schedule for an additional premium. Please see 'Can I increase my cover?' below.

What is covered?

You are covered for fire or explosion, storm and/or rainwater including flood, lightning and thunderbolt, earthquake, theft or attempted theft, malicious acts, riot or civil commotion, bursting, leaking, discharging or overflowing of fixed basins, shower bases, or other fixed apparatus, fixed tanks or fixed pipes used to hold or carry liquid of any kind, clothes or dishwashing machine, heating/cooling system or fish tank.

What is the excess applicable to each claim?

The excess is \$400 for all claims.

How do I make a claim?

Please contact WTW in order to have a claim form provided to you. Contact details are at the bottom of this sheet.

Can I increase my cover?

Yes. The following valuables coverage options are available to you upon application to Willis, and for an additional premium: Chubb can insure you anywhere in Australia against loss, theft or damage for Unspecified and/or Specified valuables; The following limits have been agreed with Chubb:

- Contents at the private room (up to): \$10,000
- Valuables (Specified): \$5,000
- Valuables (Unspecified):
 - Per Item: \$ 2,500
 - Combined: \$ 7,500

Unspecified Valuables: means you are required to nominate a total Unspecified valuables sum to be insured. Then each of your valuables is insured for a maximum of 25% of the total Unspecified valuables sum insured.

Specified Valuables: means you must specify each item you wish to insure as a Specified Valuable and provide valuations and/or receipts, unless Willis tell you that a valuation is not required.

What is considered a valuable:

Unspecified valuables are items of personal property such as:

- jewellery/ watches
- gold or silver objects
- sporting equipment, except while in use or play
- camping equipment, back packs and sleeping bags
- photographic equipment including video equipment
- musical equipment
- battery operated sound equipment
- binoculars
- clothing
- wheel chairs, crutches and walking sticks
- prams or strollers
- luggage
- personal mobile cellular phones, portable computers
- hearing aids, contact lenses, eye-glasses
- other personal belongings specifically designed to be worn or
- carried on the person

Specified valuables are valuables you have chosen to insure and are shown as "Specified valuables" on the Policy Schedule.

What we do not insure

The following items are not covered under the above:

- vehicles (including motor cycles and motor scooters),
- aircraft, aerial devices, watercraft or anything associated with these items.
- property used in connection with a profession, trade or business, or otherwise for reward.
- cash, collections of any kind or collectibles, negotiables, or
- financial transaction cards.
- unset precious or semi-precious stones.
- items being cleaned, repaired, restored, or on exhibition away from the site.

Who do I contact at Willis?

The contact for this insurance is Carly Harkins Account Executive, Corporate Risks
Willis Towers Watson
P: +61 2 9285 4157
E: au_claimsadmin@willis.com or carly.harkins@willistowerswatson.com