

## Personal Property

If an *Insured Person* loses, has stolen or accidentally damages *Personal Property* and/or *Money* during the *Operative Time*, the Company will indemnify the insured or an *Insured Person* for the cost of like-for-like replacement or repair **up to a maximum of £2,500**.

If the *Insured Person's Personal Property* is temporarily lost for more than four hours during the outward or onward journeys of the *Trip*, the *Company* will reimburse up to £400 towards the costs of buying essential and reasonable replacement items. If the *Personal Property* which has been temporarily lost becomes permanently lost and this results in a claim, the amount already paid for temporary loss will be deducted from the final payment.

### Definitions applicable to this Section:

#### *Personal Property*

Property owned by or in the custody or control of an *Insured Person*.

#### *Money*

Coins, bank or currency notes, bankers drafts, bills of exchange, letters of credit, luncheon vouchers, credit, debit or charge cards, phone cards, postal or money orders, traveller's cheques, travel tickets, petrol or other coupons with a monetary value of credit vouchers which belong to or are in the custody and control of an *Insured Person* and are intended for travel, meals, accommodation and personal expenditure only.

#### *Replacement travel documents*

If the *Insured Person* loses, has stolen or damages their passport, visa, travel tickets or other essential travel documents whilst on a *Trip* the *Company* will pay up to £1,500 for the reasonable and necessary additional travel and accommodation and the costs of replacing the lost or damaged items.

### Exclusions applicable to this section:

The *Company* will not pay claims for:

1. The first £50 of any claim
2. Any one item including all components and accessories valued at more than £1,250
3. Loss or theft of *Money* in excess of £150 or foreign currency equivalent
4. Any claim not supported by a contemporaneous lost property/crime/repairer (whichever is applicable) report issued by a competent authority or transport provider.
5. Loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the conveyance in which they were being transported,
6. Loss of damage due to:
  - a. Moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration,
  - b. Mechanical or electrical failure or breakdown
  - c. Any process of cleaning, dying, restoring, repairing or alteration

7. Loss of damage cause by delay, detention or confiscation by order of any Government or Public Authority
8. Loss of or damage to vehicles, their accessories or spare parts
9. Loss of or damage to *Personal Property* sent as freight or under an airway-bill or bill of lading,
10. Fraudulent use of a mobile phone, credit card, charge card or cash card.

**Claims:**

Please contact the College's Insurance Manager:

Email: [insurance@imperial.ac.uk](mailto:insurance@imperial.ac.uk)