

Accommodation Licence Agreement Summary

The following is a summary of the Licence Agreement under which You will occupy a room in University of Worcester accommodation. It is designed to help You understand the Agreement, but is only a summary and you should read the Agreement in its entirety before signing it to ensure that You understand it.

1 Student Undertaking

This section explains that by accepting the University's offer of accommodation, You also accept the terms and conditions of the Licence Agreement. The Licence Agreement define the relationship between both the University and You.

2 Definitions

This section explains the terminology used throughout the Licence Agreement.

Terms and Conditions of Residence

3 Occupancy

This section explains the conditions of residence for Students living in university accommodation. The focus is on Your responsibilities and what is permitted (or not) during the period of residence.

4 Charges

This section details the charges that will apply during Your period of residence. These include, but are not limited to, the licence fee, the deposit, and costs associated with moving rooms and when keys are lost. Your financial obligations are detailed here, together with the circumstances in which you You may be eligible for a reduction on any fees.

5 Vacation Periods

This section details the period that You are entitled to use the room outside of term times. During these vacation periods You will not be expected to remove Your belongings from the room.

6 Conduct, Health and Safety

This section explains the University's expectations with regard to Your conduct and Your adherence to health and safety regulations. Behaviour that will not be tolerated and items that You are prohibited from bringing into the room and accommodation are detailed here, together with the possible consequences for breaching the obligations.

7 Responsibilities of the University

This section explains what You can expect with regard to the management of the accommodation. It also explains what is provided in the accommodation, and any arrangements for cleaning.

8 Termination

This section explains the circumstances in which the Licence Agreement can be terminated, either by the University or You. Your right to appeal against a decision by the University to terminate the Licence Agreement is explained here.

9 Responsibilities of the Student

This section covers Your obligations regarding the upkeep of the accommodation. It also explains Your responsibility for the actions of Your guests.

10 Personal Property

This section explains that the University takes no responsibility for any loss, or damage, to Your property, unless this is caused by negligence on the part of the University.

LICENCE AGREEMENT FOR UNIVERSITY MANAGED**ACCOMMODATION {{Academic_Year}}****PARTICULARS**

This agreement is between The University of Worcester and

Name
Address

Tel No:

Mobile No:

E-Mail:

Hall:

Room:

Licence Period: From until

Total Licence Fee:

Damage Deposit: £300.00 (refundable providing all rent is paid and no damage charges incurred.)

It is important to read and understand the terms and conditions of the Licence Agreement before you sign this agreement. Signing this agreement will create legally binding obligations between you and the University

Declaration:

I hereby agree to be a student residing in University Managed Accommodation at the University of Worcester for the {{Academic_Year}} academic year subject to the terms and conditions of the Licence Agreement attached. In particular:-

1. I confirm that I will be a full-time student during the {{Academic_Year}} academic year and acknowledge that part time students are not eligible for accommodation. If I become a part time student at any point during the Licence Period, I agree to notify the Accommodation Department immediately.
2. I acknowledge that only in certain circumstances will I be released from the Licence before the end of the Licence Period (clause 8) and could be liable for the full Licence Fee whether or not I occupy the room.
3. I agree to abide by the terms and conditions of the Licence Agreement.
4. I agree to abide by The University of Worcester IT regulations

Signed:

Date:

Print Name:

Student ID:

Signed on behalf of

The University of Worcester:

Date:

Terms and Conditions of the Licence for Accommodation at The University of Worcester

Please note you must read this document and sign it to confirm you understand and accept the conditions set out below.

1 Student undertaking

- 1.1 Acceptance of an offer of a place in University Managed Accommodation is also acceptance of the terms and conditions of this Licence.
- 1.2 This Licence regulates the relationship between the University and You whilst You are residing in University Managed Accommodation .

2 Definitions:-

In this Licence the following words have the following meanings:

<i>“You”</i>	shall mean the student (whose name and address are set out in the Licence Agreement for University Managed Accommodation), who is enrolled and in attendance on a full-time programme of study at the University and who has been offered and has accepted a place in its accommodation. “Your” shall be interpreted accordingly;
<i>“the University”</i>	shall mean at The University of Worcester or subsequent title of the University;
<i>“University Managed Accommodation”</i>	shall mean the residences available for occupation by students and in which the Rooms are situated
<i>“the Common Areas”</i>	shall mean all the parts of the University Managed Accommodation which are not rooms and which are allocated by the University from time to time for use by occupiers of the University Managed Accommodation. This includes kitchen areas, shared bathrooms, lounges and toilets;
<i>“the Deposit”</i>	the deposit set out in the Particulars.
<i>“the Licence Fee”</i>	shall mean the fee for the Room set out in the Particulars;
<i>“the Licence Period”</i>	the period of this Licence Agreement set out in the Particulars;
<i>“the Particulars”</i>	means the particulars of this Licence Agreement on page 3 setting out without limitation details of the Room, Licence Period, Licence Fee and Deposit;
<i>“the Room”</i>	means an individual private study bedroom forming part of the University Managed Accommodation details of which are set out in the Particulars
<i>“the Licence”</i>	shall mean this Licence Agreement for accommodation in University Managed Accommodation;

“Child” shall mean a person under 18 years;

“UMH” means a University managed house which is a property owned by a third party which is leased to the University for the purpose of residential letting for students.

Terms and Conditions of Residence

3 Occupancy

- 3.1 You have the right to use the Room as a private study bedroom for the Licence Period. You must be, and remain, a full-time student of the University, pay the University the Licence Fee, and follow the terms of this Licence. You are not allowed to carry out any business or commercial activity from the Room or the building it is in.
- 3.2 Nothing in this Licence shall be interpreted as creating a relationship of landlord and tenant between the University and You.

Note: The Licence is for the duration of the Licence Period. Accordingly, You remain responsible for payment of the Licence Fee until the end of the Licence Period unless otherwise provided for in the Licence.

Failure to pay the Licence Fee for the duration of the Licence Period will mean that the University will not enter in a Licence with you for future Licence Periods until the Licence Fee has been paid.

- 3.3 This Licence is personal to You and You are not permitted to transfer the rights under the Licence to any other person or otherwise permit any other person to occupy the Room, except as provided for in clause 3.6 below (overnight guests).

Note: breach of this clause is regarded as a serious breach of Your obligations which may result in the termination of this Licence.

- 3.4 You shall vacate the Room by 10:00am on the last day of the Licence Period.
- 3.5 The University reserves the right to transfer Your occupation to a different Room or different University Managed Accommodation on reasonable written notice. Such Room will be of equivalent or better standard to the Room that the University is asking you to vacate. Where the University unreasonably exercises this right and You do not wish to change rooms, You may terminate this Licence and should inform the University accordingly in writing within 10 days of the date of the University's notice. The University will reimburse to You any of the Licence Fee that has been paid in advance that relates to the period after termination and any other sums that are properly due.

Note: Students on contracts longer than 40 weeks, will normally be asked to move to alternative University Managed Accommodation at the end of UMS semester 2 (normally early June).

- 3.6 You may request to change Rooms by notifying the Accommodation Office at accommodation@worc.ac.uk. The University will consider any request to change Rooms during the Licence Period. Such requests will be considered on their merits, and in the light of the availability of alternative Rooms and the practical and financial implications for the University of agreeing to such a request. It is entirely at the University discretion whether to agree to a request to change Rooms and any change in occupation is subject to the provisions of clause 4.6
- 3.7 Where Your Room is a single, private study room, You are permitted to have one overnight guest in the Room, for no more than two consecutive nights in any one week, provided that You:
- 3.7.1 sign Your guest in by emailing accommodation@worc.ac.uk
- 3.7.2 ensure that Your guest is aged 18 or over.
- 3.7.3 ensures that Your guest complies with the fire safety procedures and insofar as is reasonably practicable, with the health, safety and conduct provisions of this Licence. You will be held responsible for any failure on the part of Your guest(s) to comply with such procedures and shall be responsible for the conduct of Your guest(s) during such period that the guest(s) are present in the accommodation.
- 3.7.4 If You occupy a twin/shared study room overnight guests are not permitted.
- 3.8 While the University will endeavour to respect Your right to privacy, it reserves the right:
- 3.8.1 for authorised personnel on reasonable notice to enter the Room at reasonable times to:
- to inspect its condition,
 - to carry out such repair works as the University thinks necessary,
 - to serve a notice to vacate the Room in accordance with the termination provisions, and
 - for other appropriate purposes which in the reasonable opinion of the University require entry to the Room.

The University reserves the right to enter the Room at any time without giving notice in case of an emergency.

- 3.8.2 to prohibit visitors at any time if necessary, in the interests of security and/or the health and safety of other residents and for such other purposes as the University reasonably decides requires the prohibition of visitors
- 3.8.3 to use portable and fixed surveillance equipment for the purposes of crime prevention, health, safety and wellbeing and for the detection of anti-social behaviour, where it is felt by the University that such use will assist in the apprehension of offenders. Personal information and images captured through this equipment shall not be used for any other purpose other than for which they were intended.
- 3.9 The Licence does not confer any right to use any car-parking facilities at the University or at the University Managed Accommodation.

4 Charges

- 4.1 The Licence Fee is payable upon signing this Licence. The University may accept payment of the Licence Fee by instalments (in recognition of the dates upon which many students receive payments of their student loan from the Student Loans Company). If the University agrees to payment of the Licence Fee by instalments the dates upon which the instalments of the Licence Fee will be due and the amounts due on those dates are set out in the Particulars.

Note: If You fail to pay the full amount or the full instalment of the Licence Fee as relevant on the due date, the University may terminate this Licence by serving notice on You. If You fail to vacate the Room within the time required by the notice, the University may apply to the Court for an Order to evict You from the Room.

If You are experiencing difficulties in paying the Licence Fee instalments by the due dates, You should contact the Finance Office prior to the date that the payment is due.

On electronically signing this licence You will be asked to indicate how you wish to pay the Licence Fee and the Deposit.

- 4.2 The Deposit is payable on signing this Licence Agreement. The University shall hold the Deposit during the Licence Period as security for performance of Your obligations and against damage to the Room and the Common Areas. You will not receive interest on the Deposit. Subject to the deduction of any payments, charges and outstanding amounts payable under this Licence Agreement, the Deposit will be repaid to You within 28 working days of the end of the Licence Period or earlier termination of this Licence. If the outstanding amounts payable by You to the University under this Licence exceed the value of the Deposit (the shortfall), then You will be liable to pay the shortfall within 14 days of receipt of a demand from the University specifying the shortfall.
- 4.3 If damage is caused to the Common Areas, or to any fire safety equipment located there, You shall, together with all other occupants of the flat or corridor or residence where the damage has occurred, account to the University for a proportion of the cost of remedying the damage as reasonably determined by the University.

Note: When living in University Managed Accommodation, You form part of a community of students for the period of the Licence. Like any other community, it depends on every member playing a part in ensuring its safe and efficient running. Where safety and efficiency are compromised and costs are incurred by the University as a result of damage to the Common Areas, or to any fire safety equipment located there, it will be necessary to pass the reasonable cost of repair and/or cleaning onto You and to other student occupiers of accommodation collectively and in equal amounts. The provision is also necessary to deter an increase in accommodation fees to meet such costs. The communal damage charge will only be imposed, where, after reasonable investigation, the person or persons responsible for the damage cannot be identified

- 4.4 You may appeal in writing against the imposition by the University of the cost of the damage under clause 4.3 to the Student Behaviour Review Board within 5 working days of the date of the notice of the charge. The decision of the Registrar shall be issued to You within 5 working days of receipt of the appeal.
- 4.5 A separate invoice will be raised in respect of communal damage and You shall pay the charges within 30 days of the date of the invoice. Where You appeal against the imposition of the charge and the appeal is unsuccessful or the charge has been varied as a result of the appeal, payment should be made within 5 working days of the date of the notice of the outcome of the appeal.

Where You fail to make the payment within the relevant time limit, the charge shall be deducted from the Deposit on the expiry of the relevant period.

- 4.6 An administrative fee of £50.00 will be charged to You if You request and the University agrees to You changing Rooms during the Licence Period in accordance with clause 3.5.
- 4.7 A proportionate reduction in the Licence Fee will be made for a student who accepts an offer to occupy a Room after the beginning of the Licence Period. You will pay the remainder of the current instalment and other subsequent instalments of the Licence Fee as required by clause 4.1.
- 4.8 No refund of the Licence Fee will be made on termination of the Licence for any reason, at any time in the Licence Period except as indicated at clauses 4.9.
- 4.9 Where a Student who wishes to vacate the Room continues to be a student at the University and either You or the University, using reasonable endeavours, finds a replacement student (who is not already occupying a University residence place) to occupy the Room, the University will as soon as reasonable practicable repay to You any of the Licence Fee that has been paid in advance that relates to the period from when the replacement student enters into an Agreement for occupation of the Room until the end of the Licence Period.
- 4.10 You accept responsibility for all keys and access cards that they have been issued to you for the Room for the duration of the Licence Period. If You lose Your key, You will be responsible for covering the reasonable cost of replacing the keys. Where it is necessary to change the locks as a result of lost keys, You will be responsible for the cost of replacing the locks. You are forbidden from lending Your key to anyone else.
- 4.11 You accept responsibility for the condition of the Room for the duration of the Licence Period. The University publication 'Moving Out' will be made available to You in the lead up to You vacating University Managed Accommodation, this also provides a list of costs which may be applied to a student's account, should any damage be caused to the Room or Common Areas. These costs are indicative and You will only be responsible for the actual cost of remedying any breach of this Licence.

5 Vacation Periods

- 5.1 You are entitled to use the Room during the Christmas and Easter vacations if those periods are included within the Licence Period.

6 Conduct, health and safety

You will not do anything that constitutes Gross Misconduct, or repeated Misconduct, under the Student Disciplinary Procedure and will:

- 6.1 abide by the terms of this Licence.
- 6.2 comply with the University's health & safety policy and fire safety guidance and regulations. During your Accommodation induction this information will be made available to you
 - 6.2.1 not bring into or use within the University Managed Accommodation, or any other University building, any unlawful drugs or other such controlled substances, which for the avoidance of doubt includes the use of 'legal highs',
 - 6.2.2 not bring into or use within University Managed Accommodation, or any other University building, any naked flames, candles or portable gas equipment,
 - 6.2.3 not allow any Child to stay overnight within University Managed Accommodation without prior consent of the University,

Note: Any application for consent should be made to the Residential Experience Manager.

- 6.2.4 not bring into University Managed Accommodation anything which in the University's opinion is or may become dangerous, offensive, combustible, corrosive, inflammable, radioactive or explosive including, but not limited to, firearms, air rifles, pistols, crossbows, swords, nondomestic knives or any other weapons, camping gas cylinders, oil burners and laser pens,
- 6.2.5 not bring into, or store in the Room, corridors, kitchens or common areas, any items of furniture other than those provided by the University,
- 6.2.6 not replace soft furnishings provided by the University with Your own, this includes but is not limited to mattresses and curtains,
- 6.2.7 not bring into, or store in the Room, corridors, kitchens and other Common Areas, fire escape routes or exits any bicycle or similar item which may cause an obstruction,
- 6.2.8 not sleep or allow any of Your guests to sleep in the Common Areas or in any external spaces on the campus,
- 6.2.9 not interfere with any door (by wedging open), fire alarm, smoke detector or fire exit or other fire safety mechanism or device in University Managed Accommodation,
- 6.2.10 not interfere with any electrical installation in University Managed Accommodation and not use any form of radiant fires, heaters, fridges (unless supplied for the storage of medicines), cooking equipment, kettles and/or irons in the Room,
- 6.2.11 not cook in the Room,
- 6.2.12 not climb onto the roofs of, or into the roof spaces within University Managed Accommodation, as these are highly susceptible to damage and involve costly repairs. It is dangerous and may result in injury or death,
- 6.2.13 not use barbeques within, or in the immediate vicinity, of University Managed Accommodation except for within designated areas,
- 6.2.14 ensure that the electrical appliances which are used by You in University Managed Accommodation, but which are not provided by the University are safe, paying particular attention to the fuse and wiring. You must ensure that any portable electric appliance that You choose to bring with You to the University has undergone a Portable Appliance Test ("PAT") .

- 6.2.15 follow guidelines for the prompt evacuation of any area of University Managed Accommodation in the event of a fire alarm. This information is located in the Room. Failure to comply with these guidelines may lead to disciplinary action,
- 6.2.16 report within a reasonable time any hazards/deficiencies in the residential arrangements to the Accommodation Office or the University's security staff,
- 6.2.17 not bring into, use, or store, e-scooters on any University site or within University Managed Accommodation.
- 6.3 The University may in its absolute discretion enter the Room and confiscate any article which breaches the terms of this Licence. The article will then either be handed over to the police or retained by the University until collected by You and removed from University grounds. If after 28 days of the end of the Licence Period any article has still not been collected by You, it will be deemed abandoned and the University reserves the right to dispose of it. The reasonable disposal and storage costs incurred by the University shall be payable by You or reclaimed from the Deposit.
- 6.4 In the interests of the well-being of fellow residents, You shall not engage in antisocial behaviour within University Managed Accommodation. In particular You shall:
- 6.4.1 not impede University staff in the performance of their duties and comply with reasonable instructions issued by a University Manager and any other staff or persons acting on behalf of the University,
- 6.4.2 behave in a considerate manner towards staff and fellow residents and will not create or allow to be created noise that may cause nuisance or annoyance to others at any time, and in particular between 11:00 p.m. and 8:00 a.m. and at all times during revision and examination periods,
- 6.4.3 not throw any object however small, including food and litter, out of any window,
- 6.4.4 not cause damage, annoyance or nuisance to other residents or staff in University Managed Accommodation, or to occupants of neighbouring properties,
- 6.4.5 not keep pets in the Room or elsewhere in University Managed Accommodation unless it is a registered assistance or guide dog,
- 6.4.6 not affix notices, pictures, or posters or anything else to the walls and doors of the Room with Sellotape, blu-tac, adhesives or drawing pins or in any other way which may cause damage to the wallpaper, plaster work, woodwork or furniture,
- 6.4.7 not make changes to the decoration anywhere within University Managed Accommodation,
- 6.4.8 not affix notices, posters or pictures in any part of the Common Areas of the accommodation other than on the pin boards provided,
- 6.4.9 not smoke or vape anywhere within University Managed Accommodation, or any other University building, or within 5 metres of any University building,
- 6.4.10 not make the Common Areas dirty and untidy and ensure that kitchen equipment including cooking utensils, crockery and cutlery are washed and put away promptly after use. Fridges and cookers must be kept clean and spillages cleaned up immediately. Waste and recycling bins must be emptied regularly.

Note: The University is committed to increasing its recycling rate and labelled bags/ bins are provided in the kitchens areas for the recycling of plastic bottles, all cans, paper and light card. The Green bags should be used for all the recyclables and the Black bags are for all other

rubbish. Students are responsible for regularly emptying the Green and Black bags into the appropriate Green and Black eurobins provided adjacent to the halls of residence.

- 6.4.11 not use chip pans or rice cookers anywhere in the University Managed Accommodation, including the kitchens
- 6.4.12 refrain from any behaviour which may be perceived as harassment or annoyance to other residents on any basis and in particular on grounds of gender, nationality, race, disability, religion or belief or sexual orientation
- 6.4.13 not display on windows, within the Room, or in any other prominent place within University Managed Accommodation posters, advertisements, images or text which in the reasonable opinion of the University could be construed as offensive to other students, members of staff or members of the general public.

7 Responsibilities of the University

- 7.1 The University shall provide in respect of the University Managed Accommodation; -
 - 7.1.1 adequate furniture and fittings,
 - 7.1.2 lighting, water and heating without further charge (but the University does not accept any liability for interruptions to these services unless such interruption is as a result of the negligence of the University), and
 - 7.1.3 reasonable toilet and laundering facilities

Halls of Residence

- 7.1.4 regular cleaning of the kitchen and multi-use bathrooms/WC's within the accommodation provided that this shall only apply to halls of residence University Managed Accommodation and not UMH's where the University shall not be required to provide cleaning services.

Note: Residents of UMH's will have cleaned accommodation at initial occupation but no further cleaning will be carried out by the University for the duration of the licence.

8 Termination

- 8.1 This Licence may be terminated by You:
 - 8.1.1 if the University is in serious breach of its obligations under this Licence. In these circumstances, the University will as soon as reasonably practicable reimburse to You any of the Licence Fee that has been paid in advance that relates to the period after termination and any other sums which are properly due to You, or;
 - 8.1.2 if You withdraw or are withdrawn from the University in the course of the Licence Period, provided You supply the Accommodation Office with written confirmation of withdrawal from the University, before departure. If such confirmation of withdrawal is given the University will as soon as reasonably practicable reimburse to You any of the Licence Fee that has been paid in advance that relates to the period after termination and any other sums which are properly due. Unless such confirmation of withdrawal is given You remain responsible for the remainder of the current instalment of the Licence Fee and any other sums due under this Licence but not for any subsequent instalments of the Licence Fee. Where You have paid the full Licence Fee for the Licence Period the proportion of the Licence Fee that relates to the period from the date of withdrawal until the end of the Licence Period shall be repaid to You.
- 8.2 You may request in writing to the University to terminate this Licence in the event that:

- 8.2.1 You have a medical condition that has either developed or become worse during the Licence Period that prevents You from continuing to reside in the Room; or
- 8.2.2 You have suffered an unpredicted change in circumstances during the Licence Period that prevents You from continuing to reside in the Room
- 8.3 Within 14 days of a request made under clause 8.2 the University will confirm whether the request is accepted. If the request is accepted the University this Licence shall terminate upon the University notifying You of its decision. If the request is refused this Licence shall continue for the remainder of the Licence Period.
- 8.4 This Licence may be terminated by the University on not less than seven days' notice, in the event of:
- 8.4.1 any material breach by You of this Licence Agreement
- 8.4.2 You having failed to pay when due all or any part of the Licence Fee to the University

Note (1): You will not be permitted to remain in a Room at the beginning of a new semester if any part of the Licence Fee which is due for payment is still outstanding

Note (2): By exercising its right to terminate this Licence for non-payment of some or all of the Licence Fee, the University is not prevented from exercising any other right or remedy available to it. For example, the University may seek to recover from You any outstanding payments in addition to terminating the Licence

- 8.4.3 You no longer being an enrolled student at the University

Note: A decision to terminate the Licence under the above clauses shall only be made by the Director of Commercial Services or any other member of the Board of Executive Management after a meeting has been called to consider all relevant facts. Before the meeting we will inform You what is alleged against You and You will be given the opportunity to respond to the allegations at the meeting . You may be accompanied at the meeting by a student colleague, or a Student's Union representative.

You shall have the right to appeal to the Registrar against any decision made. The appeal must be made, in writing, to the Registrar or Nominee giving full supporting evidence within five working days of the date the decision was notified to you by the Director of Estates and Facilities. The University however reserves the right to invoke the University's Disciplinary procedures as an alternative to the procedure set out in this clause where the alleged serious breach of the Licence is also a serious breach of the [Student Disciplinary Procedures](#).

- 8.5 Upon termination, You will vacate the Room and remove all personal belongings from the Room and Common Areas and return your key to the Room to the University. Failure to remove all belongings or give up possession of the Room will entitle the University to:
- 8.5.1 remove belongings from the Room and/or the Common Areas and place them in storage. If after 28 days of the at the end of the Licence Period any article has still not been collected by You, the University will it will be deemed abandoned and the University reserves the right to dispose of it. Perishable items will be disposed of immediately. The reasonable disposal and storage costs incurred by the University shall be payable by You or reclaimed from the Deposit.
 - 8.5.2 charge You damages for each extra day that You remain in occupation of the Room. Such damages will be calculated as a daily proportion of the Licence Fee,
 - 8.5.3 charge you the reasonable costs of replacing the lock and key to the Room in the event that You fail to return Your key to the Room.

9 Your responsibilities

- 9.1 During Your occupation under this Licence You are responsible for:
- 9.1.1 keeping Your Room clean and tidy at all times. On departure, You shall leave the Room and the Common Areas in a clean and tidy condition.
 - 9.1.2 remedying damage to the Room and to University property in the Room and in the Common Areas (jointly with other residents sharing them), including to fire safety equipment.
 - 9.1.3 the behaviour of visitors who are in University Managed Accommodation at Your invitation.
 - 9.1.4 Students of UMH's shall also be responsible for the upkeep and tidiness of all garden frontage and other external areas of the property.

10 Personal Property and insurance

- 10.1 Except in cases of the University's negligence, the University will not be liable for the loss of, or damage to, personal property in the University Managed Property. The University provides contents insurance (save for students in UMHs) but You should check that it is sufficient for Your needs (see 10.3 below)
- 10.2 The University will insure University Managed Accommodation against fire and other risks, which we reasonably consider necessary.
- 10.3 At the University's discretion, the University provide a level of cover for Your personal belongings under a block policy of insurance for all, subject to the exclusions and limitations that apply to that policy. If You do not consider that cover is adequate then You can arrange for "top up" insurance but You will need to do this yourself directly with an insurance provider. If the University ceases to provide the block policy (and the University will give you notice of this if the University does), You are responsible for taking out such insurance cover yourself at Your own cost.
- 10.4 The provisions of clauses 10.2 and 10.3 shall not apply to UMH's and You will be responsible for insuring your personal belongings.