

Certificate of Insurance

UNIVERSITY OF SOUTHAMPTON

POLICY NUMBER HH1679

1st September 2018 to 31st August 2019

You must, at all times, take steps to prevent accidents, loss and damage.

Insurance recommended by
nus
national union of students



Key Benefits - What's covered?

Your items are covered inside your room against fire, flood, theft, accidental damage and all other perils listed in your policy wording up to the following amounts:

Core Room Cover	Limit
Total Student Room Contents Cover	£7,000
Disabled Students Room Contents Cover	£9,000
Single Article Limit (unless outlined separately)	£1,500
Desktop and Computer Equipment	£2,500
Portable Computer Equipment (Laptops and Tablets)	£2,500
Computer Accessories	£150
Mobile Phone (forced entry only)	£750
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500
Computer games, CDs, DVDs, videos & records	£1,500
Photographic Equipment	£1,500
Sports Equipment	£1,500
Musical Instruments	£1,500
Clothing (single article limit)	£1,000
Valuables including jewellery & watches	£1,500
Personal Money (forced entry only)	£100
Credit/Debit Card fraud (forced entry only)	£500
University Property on Loan	£750
Additional costs for re-sits or replacing course work and materials following loss or destruction	£1,000
Library books	£750
Rented Household Goods	£1,500
Contact Lenses	£150

Other Benefits	Limit
Insured risks against student's contents whilst in direct transit between their home and term time address	£7,000
All risks extension for personal possessions, when travelling to and from campus, and in transit between University of Southampton locations	£1,000
Loss, Damage and Theft from Halls of Residence communal area without forcible and violent entry	£1,000
Cover in University and Student Union Buildings	£1,000
Theft from any other property outside policy terms (following forcible and violent entry)	£1,000
Theft from University designated storage areas during vacations following forcible and violent entry	£7,000
Clothing damage by faulty laundry equipment	£350
Food spoilage (loss of food from fridge/freezers)	£150
Replacement locks and keys (following damage resulting from burglary)	£500
Loss of keys	£500
Unprovoked Physical Assault	£200
Personal Accident Cover	£50,000
Permanent Total Disablement as a result of an accident	Up to £50,000
Accidental death of supporting parent or guardian	£15,000
Liabilities	
Tenants Liability Cover	£10,000
Damage to Public Service Equipment (water, electricity, gas meters)	£500
Personal Liability (Legal Liability)	£2m

Key Exclusions - What's not covered

- Laptops and other Gadgets such as Tablets outside the room
- Mobile Phones outside the room
- Bicycles
- Musical Instruments outside the room
- Any other items taken outside the room

Excesses

(the first amount you will have to pay for each and every claim):

Room Contents, Money and Credit Cards	£25
Laptops and Tablets	£50
Frozen Food	£0
Liabilities and Personal Accident Benefits	£25

Call: **0330 3030 280**

To view your full policy details and extend cover

Visit: endsleigh.co.uk/reviewcover

How to make a claim:

Visit: endsleigh.co.uk/claim-centre to register your claim online.

Call: **0800 923 4042**

About Our Services

This Certificate of Insurance contains important information about your insurance policy. It does not contain the full terms and conditions, which can be found in your policy wording. It is particularly important that you read the sections on key exclusions, key limitations and any additional terms applying to your policy.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We work with a single insurer to provide your insurance.

This insurance is designed to meet the needs of those wishing to protect the personal possessions of students living in university or privately rented accommodation during term time. As with any insurance, it does not cover all situations, so please check what is and is not covered by the policy to make sure it meets your requirements.

This insurance policy is arranged by Endsleigh Insurance Services Ltd registered in England No. 856706. Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer.

We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://register.fca.org.uk>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. The National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Zurich Insurance plc's regulation by the Financial Conduct Authority are available from us on request. FCA Register Number 203093.

Unprovoked Physical Assault

What is covered

We will pay the Insured Person up to £200 in any one Period of Insurance in respect of costs necessarily incurred by the Insured Person as a direct result of a criminal assault resulting in bodily injury.

What is not covered:

We will not pay for:

- Any amount in excess of the limit shown on the Certificate of Insurance for Assault after deduction of the Excess in any Period of Insurance.
- Any incident not notified to the police within 24 hours and recorded as a Unprovoked Physical Assault.
- Any incident occurring outside of the United Kingdom.

Loss of Keys

What is covered

We will pay the Insured Person up to the sum insured on the certificate of insurance, in any one period of insurance, for replacement of locks and keys following loss or theft of your accommodation keys.

What is not covered:

We will not pay for:

- The excess shown on your certificate of insurance
- The cost of replacing any damaged keys or locks.
- The maximum amount payable is £500 during the period of insurance.
- Keys will not be considered irrecoverable until lost for at least 3 days.
- Wear and tear and/or general maintenance of keys or locks.
- Keys which are lost or stolen from someone other than you.
- Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.
- The Insured Person must notify The University of Southampton of any loss within 3 days.
- Any insured event not reported to us within 30 days.