

Certificate of Insurance

ABERYSTWYTH UNIVERSITY

POLICY NUMBER HH1066

19th September 2018 to 18th September 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 loss up to the following amounts.

Contents Cover	Limit
Total Student Room Contents Cover	Unlimited
Disabled Students Room Contents Cover	Unlimited
Single Article Limit (unless outlined separately)	£1,500
Desktop Computer Equipment	£2,500
Computer Accessories	£150
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500
Computer games, CDs, DVDs, videos & records	£600
Photographic Equipment	£1,000
Sports Equipment	£1,000
Musical Instruments	£1,250
Clothing (single article limit)	£350
Valuables including jewellery & watches	£1,250
Personal Money*	£100
Credit/Debit Card fraud*	£500
University Property on Loan	£750
Library books	£750
Rented Household Goods	£1,250
Contact Lenses (max 2 claims per year)	£150
Portable Computer Equipment	
Laptops, Tablets and other Battery Powered Equipment	£2,500
Mobile Phone	
Mobiles and Smartphones*	£750

Other Benefits	Limit
Theft of student's contents whilst in direct transit between University/College and their permanent home at the beginning or end of term (£500 per bag)	£7,000
Theft of contents from authorised vehicle on University Campus (Excluding laptops)	£7,000
Theft from University designated storage areas during vacations following forcible and violent entry	£7,000
Loss, Damage and Theft from Halls of Residence communal area without forcible or violent entry	£10,000
Cover in University and Student Union buildings (Theft after forcible and violent entry.)	£500
Theft from any other property outside policy terms (following forcible and entry)	£500
Clothing damage by faulty laundry equipment	£300
Food spoilage (loss of food from fridge/freezers)	£75
Replacement locks and keys (following damage resulting from burglary)	£350
Personal Accident Cover	£50,000
Permanent Total Disablement as a result of an accident	Up to £50,000
Accidental death of a Parent or Guardian including unforeseen illness and redundancy.	£5,000
Liabilities	
Tenants Liability Cover	£5,000
Damage to Public Service Equipment (water, electricity, gas meters)	£150
Personal Liability	£1m

Key Exclusions - What's not covered

- Bicycles
- Any other items outside of your room including; laptops, tablets, mobile phones and musical instruments.

* Theft cover is limited to theft following forcible and violent entry only

Excesses

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

Room Contents	£25
Laptops, Tablets and Mobiles	£25
Money and Credit cards	£25
Frozen Food	£10
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.