

Certificate of Insurance

ABERYSTWYTH UNIVERSITY

POLICY NUMBER HH1066

19th September 2017 to 18th September 2018

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

Insurance recommended by



This Certificate of Insurance contains the key features of 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.

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	Other Benefits	Limit
Total Student Room Contents Cover	Unlimited	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
Disabled Students Room Contents Cover	Unlimited	Theft of contents from authorised vehicle on University Campus (Excluding laptops)	£7,000
Single Article Limit (unless outlined separately)	£1,500	Theft from University designated storage areas during vacations following forcible and violent entry	£7,000
Desktop Computer Equipment	£2,500	Loss, Damage and Theft from Halls of Residence communal area without forcible or violent entry	£10,000
Computer Accessories	£150	Cover in University and Student Union buildings (Theft after forcible and violent entry.)	£500
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500	Theft from any other property outside policy terms (following forcible and entry)	£500
Computer games, CDs, DVDs, videos & records	£600	Clothing damage by faulty laundry equipment	£300
Photographic Equipment	£1,000	Food spoilage (loss of food from fridge/freezers)	£75
Sports Equipment	£1,000	Replacement locks and keys (following damage resulting from burglary)	£350
Musical Instruments	£1,250	Personal Accident Cover	£50,000
Clothing (single article limit)	£350	Permanent Total Disablement as a result of an accident	Up to £50,000
Valuables including jewellery & watches	£1,250	Accidental death of a Parent or Guardian including unforeseen illness and redundancy.	£5,000
Personal Money*	£100	Liabilities	
Credit/Debit Card fraud*	£500	Tenants Liability Cover	£5,000
University Property on Loan	£750	Damage to Public Service Equipment (water, electricity, gas meters)	£150
Library books	£750	Personal Liability	£1m
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		

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: 0333 234 1688

About Our Services

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 may ask you questions to narrow down the selections of products we will provide further information on. We work with a single insurer to provide your insurance

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA Register by visiting its website at <https://register.fca.org.uk/> Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

This insurance policy is arranged by Endsleigh Insurance Services Ltd with Zurich Insurance Group registered in England No 354568. Zurich Holdings (UK) Ltd owns 100% of Endsleigh's share capital. Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc, is authorised and regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. FCA Register No: 203093

This insurance meets the needs and demands of someone wishing to protect their possessions. 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. Endsleigh does not charge a fee for its services in respect of this policy.