

# Certificate of Insurance

**DERWENT STUDENTS**

**POLICY NUMBER HH1090**

**1st September 2017 to 31st August 2018**

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



## Key Benefits - What's covered?

Your items are covered inside your room against fire, flood and theft up to the following amounts:

Contents Cover	Limit	Other Benefits	Limit
Total Student Room Contents Cover	£6,000	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
Disabled and Family Room Contents Cover	£7,000	Theft from Halls of Residence communal area following forcible and violent entry	£1000
Single Article Limit (unless outlined separately)	£1,250	Theft from Halls of Residence communal area without forcible and violent entry	£250
Desktop Computer Equipment	£2,000	Loss or damage to the student's personal belongings from the Halls of Residence communal area	£500
Computer Accessories	£150	Theft from any other property outside policy terms*	£500
Audio equipment, DVD players, computer consoles, hard drives and other data carrying media	£1,000	Clothing damage by faulty laundry equipment	£300
Computer games, CDs, DVDs and Records	£600	Food spoilage (loss of food from fridge/freezers)	£75
Photographic Equipment	£1,000	Replacement locks and keys (following damage resulting from burglary)	£350
Sports Equipment	£1,000	Personal Accident Cover	£5000
Musical Instruments	£600	Permanent Total Disablement as a result of an accident	Up to £10,000
Clothing (single article limit)	£350	Accidental death or permanent total disablement of parent or guardian	£5,000
Valuables including jewellery & watches	£600	<b>Liabilities</b>	
Personal Money*	£50	Tenants Liability Cover	£5,000
Credit/Debit Card fraud*	£500	Damage to Public Service Equipment (water, electricity, gas meters)	£150
University Property on Loan	£500	Personal Liability	£1m
Library books	£250		
Rented Household Goods	£1,250		
Contact Lenses	£150		
<b>Portable Computer Equipment</b>			
Laptops, Tablets and other Battery Powered Equipment	£2000		
<b>Mobile Phone *</b>			
Mobiles and Smartphones (Cover for Theft only)	£750		

## Key Exclusions - What's not covered

- **Accidental Damage**
- **Bicycles**
- **Any other items taken outside the halls, 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 and Tablets	£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](http://endsleigh.co.uk/reviewcover)

## How to make a claim:

Visit: [endsleigh.co.uk/claim-centre](http://endsleigh.co.uk/claim-centre) to register your claim online.

Call: **0333 234 1688**

## About Our Services

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.

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.

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.

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 [www.fca.gov.uk/register](http://www.fca.gov.uk/register) 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