

# Certificate of Insurance

UNIVERSITY OF THE WEST OF SCOTLAND

POLICY NUMBER HH1119

1st August 2018 to 31st July 2019

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:

Core Room Cover	Limit	Other Benefits	Limit
Total Student Room Contents Cover	£5,000	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 Students Room Contents Cover	£6,000	Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£1,250	Theft from Halls of Residence communal area without forcible and violent entry	£250
Computer Equipment (eg. Desktops, Laptops, Tablets)	£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 (following forcible and violent entry)	£500
Mobile Phone (forced entry only)	£750	Clothing damage by faulty laundry equipment	£300
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,000	Food spoilage (loss of food from fridge/freezers)	£75
Computer games, CDs, DVDs, videos & records	£600	Replacement locks and keys (following damage resulting from burglary)	£350
Photographic Equipment	£1,000	Personal Accident Cover	£5,000
Sports Equipment	£1,000	Emergency Accommodation Costs	£350
Musical Instruments	£600	Emergency Clothing Costs	£200
Clothing (single article limit)	£350	Permanent Total Disablement as a result of an accident	Up to £50,000
Valuables including jewellery & watches	£600	Accidental death or permanent total disablement of parent or guardian	£5,000
Personal Money (forced entry only)	£50	<b>Liabilities</b>	
Credit/Debit Card fraud (forced entry only)	£500	Tenants Liability Cover	£5,000
University Property on Loan	£500	Damage to Public Service Equipment (water, electricity, gas meters)	£150
Library books	£250	Personal Liability	£1m
Rented Household Goods	£1,250		
Contact Lenses	£150		

## Key Exclusions - What's not covered

- Accidental Damage
- 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	£10
Laptops and Tablets	£10
Money and Credit cards	£10
Frozen Food	£10
Liabilities and Personal Accident Benefits	£10

Call : **0330 3030 280**

To view your full policy details and extend cover

Visit: [endsleigh.co.uk/reviewcover](https://endsleigh.co.uk/reviewcover)

## How to make a claim:

Visit: [endsleigh.co.uk/claim-centre](https://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.

## Emergency Accommodation Cover - Cover only for the university risk address

### What is covered:

If the Risk address becomes uninhabitable following loss or damage by fire, theft or attempted theft we will pay;

- Up to the amount shown in your Certificate of Insurance, the reasonable extra cost of short-term emergency alternative accommodation for the tenant
- Up to the amount shown in your Certificate of Insurance, to pay for the purchase of emergency clothing for the tenant

There is no excess for this cover section.

### What is not covered:

- Any costs the tenant or accommodation provider agrees to pay without Our written permission
- Any costs encountered where there were other insurances in place to cover this loss.