

Certificate of Insurance

UNIVERSITY OF EXETER

POLICY NUMBER HH1134

1st September 2017 to 31st August 2018

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

Insurance recommended by



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
Total Student Room Contents Cover	£7,000
Disabled Students Room Contents Cover	£8,000
Single Article Limit (unless outlined separately)	£1,250
Computer Equipment (eg. Desktops, Laptops, 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	£1,000
Computer games, CDs, DVDs, videos & records	£600
Photographic Equipment	£1,250
Sports Equipment	£1,250
Musical Instruments	£1000
Clothing (single article limit)	£350
Valuables including jewellery & watches	£1,250
Personal Money (forced entry only)	£50
Credit/Debit Card fraud (forced entry only)	£500
University Property on Loan	£500
Library books	£250
Rented Household Goods	£1,250
Contact Lenses	£150

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
Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Theft from Halls of Residence communal area without forcible and violent entry'	£250
Loss or damage to the student's personal belongings from the Halls of Residence communal area	£1,000
Theft from any other property outside policy terms (following forcible and violent 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 or permanent total disablement of parent or guardian	£15,000
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

- **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	£25
Laptops and Tablets	£50
Money and Credit cards	£25
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: **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.

Definitions

For the purposes of only the additional cover outlined above for Hospital Benefit, Unprovoked Physical Assault and Broken Bones, the Definitions on page 1 of the Policy Wording are extended to include the following key words:

Admittance - Being admitted to Hospital for at least one night as an in-patient as a result of an injury. Night means a period of at least 12 consecutive hours.

Fracture - a break in any bone other than any tooth.

Hospital - any institution which meets each of the following criteria:

- Is licensed as a hospital, where licensing is legally required.
- Maintains permanent 24 hour nursing facilities supervised by State Registered Nurses (or nurses with equivalent qualifications) for the care of overnight resident patients.
- Provides diagnostic and therapeutic facilities for the surgical and medical diagnosis, treatment and care of injured and sick persons and under the supervision of a Registered Medical Practitioner.
- Is not primarily a clinic, place of rest for the elderly or place for alcoholic or drug addicts.

Unprovoked Physical Assault

What is covered

We will pay the Insured Person up to £150 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.