

Certificate of Insurance

UNIVERSITY OF BIRMINGHAM

POLICY NUMBER HH1151

1st September 2018 to 31st August 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 (and in any University building during term time) against fire, flood, theft and accidental damage up to the following amounts:

Core Room Cover	Limit	Other Benefits	Limit
Total Student Room Cover	unlimited	Theft of student's contents whilst in direct transit between University/College and their parents home at the beginning or end of term	£500 per bag
Disabled Students	unlimited	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 (Desktop, Laptop, Tablet)	£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)	£1,000	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	Hospital Benefit (per night)	£30
Musical Instruments	£600	Permanent Total Disablement as a result of an accident	Up to £50,000
Clothing (single article limit)	£350	Accidental death or permanent total disablement of parent or guardian	£5,000
Valuables including jewellery & watches	£600	Liabilities	
Personal Money (forced entry only)	£50	Tenants Liability Cover	£5,000
Credit/Debit Card fraud (forced entry only)	£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		

Excesses

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

Contents	£25
Laptops and Tablets	£50
Desktop Computer Equipment	£50
Money and Credit cards	£25
Frozen Food	£0
Theft of Keys	£0
Personal Accident Benefits	£25
Liabilities and Personal Accident Benefits	£0

Key Exclusions - What's not covered

- **Laptops and other Gadgets such as Tablets outside University Buildings**
- **Mobile Phones outside the room**
- **Bicycles**
- **Musical Instruments outside the room**
- **Any other items taken outside the room**

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.

How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information. Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

- (i) When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and
- (ii) So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

Endsleigh will not process your personal information for marketing purposes without your consent. To find out more about how we use your information, please read our privacy policy at endsleigh.co.uk/privacy or contact us:

Email: privacy@endsleigh.co.uk

Post: Data Protection Officer
Endsleigh Insurance Services Limited
Shurdington Road
Cheltenham
GL51 4UE

Hospital Benefit

What is covered:

We will pay the Insured Person £30 as a result of their Admittance to Hospital, for each night that they spend in Hospital, up to a maximum of 7 nights, during the Period of Insurance.

What is not covered:

We will not pay for:

- Any amount in excess of the limit shown on the Certificate of Insurance for Hospital Benefit in any Period of Insurance.
- Any claim in relation to a sporting activity.
- Any period of absence not covered by the terms of this policy.
- Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- Intentional self-injury, suicide or attempted suicide.
- Any claim occurring outside of the United Kingdom.