

# Certificate of Insurance

ST JOHN'S COLLEGE, OXFORD

POLICY NUMBER HH1222

21st September 2017 to 20th 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 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          |
| Tablet Computer Equipment  | £500   | Theft from any other property outside policy terms (following forcible and violent entry)  | £500          |
| Computer Accessories   | £150   | Clothing damage by faulty laundry equipment  | £300          |
| Mobile Phone (forced entry only)   | £750   | Food spoilage (loss of food from fridge/freezers)  | £75           |
| Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media | £1,000 | Replacement locks and keys (following damage resulting from burglary)  | £350          |
| Computer games, CDs, DVDs, videos & records  | £600   | Bike Cover   | £250          |
| Photographic Equipment   | £1,000 | Personal Accident Cover  | £5,000        |
| Sports Equipment   | £1,000 | Permanent Total Disablement as a result of an accident   | Up to £50,000 |
| Musical Instruments  | £600   | Accidental death or permanent total disablement of parent or guardian  | £5,000        |
| Clothing (single article limit)  | £350   | <b>Liabilities</b>   |               |
| Valuables including jewellery & watches  | £1,000 | Tenants Liability Cover  | £5,000        |
| Personal Money (forced entry only)   | £50    | Damage to Public Service Equipment (water, electricity, gas meters)  | £150          |
| Credit/Debit Card fraud (forced entry only)  | £500   | Personal Liability   | £1m           |
| University Property on Loan  | £500   |  |               |
| Library books  | £250   |  |               |
| 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 unless in University storage on campus or securely locked to a designated bike stand on campus. Bicycles should be locked through the frame and wheel to an immovable object. Where only locked through the wheel a £50 excess applies**
- **Musical Instruments and any other items outside the room**

## Excesses

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

|  |     |
|--|-----|
| Room Contents                              | £25 |
| Laptops, Tablets and Bicycles              | £50 |
| Money and Credit cards                     | £25 |
| Frozen Food                                | £10 |
| Liabilities and Personal Accident Benefits | £25 |

## How to make a claim:

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

Call: **0333 234 1688**

Call: **0330 3030 280**

To view your full policy details and extend cover

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

## 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.

## Bike Cover - Theft Only from designated cycle storage on campus

### What is covered:

Theft from a designated cycle storage on campus occurring within the United Kingdom to Bicycles (including fixed Bicycle Accessories) belonging to the Insured Person.

### What is not covered:

- Any amount in excess of the limit shown on the Certificate of Insurance.
- Damage or accidental loss.
- Theft, unless stored in an officially designated cycle storage on College campus.
- Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).
- Theft or damage to tyres unless the Bicycle is lost or damaged at the same time.