

# Certificate of Insurance

**BAGRI FOUNDATION 191 KINGS ROAD**

**POLICY NUMBER HH1242**

**17th October 2017 to 16th October 2018**

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

Insurance recommended by  
**nus**  
national union of students



**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
Total Student Room Contents Cover	£5,000
Disabled Students Room Contents Cover	£6,000
Single Article Limit (unless outlined separately)	£1,250
Computer Equipment (eg. Desktops, Laptops, Tablets)	£2,000
Computer Accessories	£150
Mobile Phone (forced entry only)	£500
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	£1,000
Sports Equipment	£1,000
Musical Instruments	£600
Clothing (single article limit)	£350
Valuables including jewellery & watches	£600
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	£500
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
Bike Cover	£300
Personal Accident Cover	£5,000
Permanent Total Disablement as a result of an accident	Up to £50,000
Accidental death or permanent total disablement of parent or guardian	£5,000
<b>Liabilities</b>	
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, unless in University storage on campus or securely locked to a designated bike stand on campus**
- **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 and Tablets	£50
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**

## How to make a claim:

Visit: **endsleigh.co.uk/claim-centre** to register your claim online.

Call: **0333 234 1688**

## 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.