

# Certificate of Insurance

ST MARY'S UNIVERSITY, LONDON

POLICY NUMBER HH1263

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 against fire, flood, theft and accidental damage 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)   | £2,000 | Loss or damage to the student's personal belongings from the Halls of Residence communal area  | £500          |
| Tablet Computers   | £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   | Personal Accident Cover  | £5,000        |
| Photographic Equipment   | £1,000 | Permanent Total Disablement as a result of an accident   | Up to £50,000 |
| Sports Equipment   | £1,250 | Accidental death or permanent total disablement of parent or guardian  | £5,000        |
| Musical Instruments  | £600   | <b>Liabilities</b>   |               |
| Clothing (single article limit)  | £350   | Tenants Liability Cover  | £5,000        |
| Valuables including jewellery & watches  | £600   | Damage to Public Service Equipment (water, electricity, gas meters)  | £150          |
| Personal Money (forced entry only)   | £50    | Personal Liability   | £1m           |
| Credit/Debit Card fraud (forced entry only)  | £500   |  |               |
| University Property on Loan  | £500   |  |               |
| Library books  | £250   |  |               |
| Rented Household Goods   | £1,250 |  |               |
| Contact Lenses   | £150   |  |               |

## Key Exclusions - What's not covered

- Laptops and other Gadgets such as Tablets outside the room
- Mobile Phones for anything other than forced entry theft
- 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                                | £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](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: **0333 234 1688**

## 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.**