

Certificate of Insurance

NORTHUMBRIA UNIVERSITY

POLICY NUMBER HH1344

1st September 2017 to 31st August 2018

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



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	£10,000	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	£11,500	Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Total Family Room Contents Cover	£12,000	Theft from Halls of Residence communal area without forcible and violent entry	£500
Single Article Limit (unless outlined separately)	£1,250	Loss or damage to the student's personal belongings from the Halls of Residence communal area	£500
Computer Equipment (eg. Desktops, Laptops, Tablets)	£2,500	Theft from any other property outside policy terms (following forcible and violent entry)	£500
Disabled Student Computer Equipment	£5,000	Clothing damage by faulty laundry equipment	£300
Computer Accessories	£150	Food spoilage (loss of food from fridge/freezers)	£75
Mobile Phone (forced entry only)	£750	Replacement locks and keys (following damage resulting from burglary)	£350
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,250	Bike Cover (Theft only)	£250
Computer games, CDs, DVDs, videos & records	£600	Personal Accident Cover	£5,000
Photographic Equipment	£1,250	Unprovoked Physical Assault	£200
Sports Equipment	£1,250	Permanent Total Disablement as a result of an accident	Up to £50,000
Musical Instruments	£1,250	Accidental death or permanent total disablement of parent or guardian	£15,000
Clothing (single article limit)	£1,250	Liabilities	
Valuables including jewellery & watches	£1,500	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	£1,000		
Library books	£500		
Rented Household Goods	£1,250		
Contact Lenses	£150		
Additional costs for re-sits or replacing coursework and materials following loss or destruction of work	£1,000		

Key Exclusions - What's not covered

- **Laptops and other Gadgets such as Tablets outside the room**
- **Mobile Phones outside the room**
- **Bicycles (unless in University designated storage on campus)**
- **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**

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.

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.

Unprovoked Physical Assault

What is covered

We will pay the Insured Person up to £200 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.