

# Certificate of Insurance

UNIVERSITY OF GLASGOW

POLICY NUMBER HH1357

1st September 2017 to 31st August 2018

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

Insurance recommended by



## 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	£7,000	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	£8,500	Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Family Room Contents Cover	£8,500	Theft from Halls of Residence communal area without forcible and violent entry	£250
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
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	£1,250	Personal Accident Cover	£5,000
Sports Equipment	£1,250	Unprovoked Physical Assault	£500
Musical Instruments	£1,250	Permanent Total Disablement as a result of an accident	Up to £50,000
Clothing (single article limit)	£1,250	Accidental death or permanent total disablement of parent or guardian	£5,000
Valuables including jewellery & watches	£1,250	<b>Liabilities</b>	
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		
Additional costs for necessarily incurred course fees	£1,000		
Uncollected student residential fees cover	£4,000		

## 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 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	£25
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](http://endsleigh.co.uk/reviewcover)

## How to make a claim:

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

Call: **0333 234 1688**

## Definitions

For the purposes of only the additional cover outlined above for Hospital Benefit, Unprovoked Physical Assault and Broken Bones, the Definitions on page 1 of the Policy Wording are extended to include the following key words:

**Admittance** - Being admitted to Hospital for at least one night as an in-patient as a result of an injury. Night means a period of at least 12 consecutive hours.

**Fracture** - a break in any bone other than any tooth.

**Hospital** - any institution which meets each of the following criteria:

- Is licensed as a hospital, where licensing is legally required.
- Maintains permanent 24 hour nursing facilities supervised by State Registered Nurses (or nurses with equivalent qualifications) for the care of overnight resident patients.
- Provides diagnostic and therapeutic facilities for the surgical and medical diagnosis, treatment and care of injured and sick persons and under the supervision of a Registered Medical Practitioner.
- Is not primarily a clinic, place of rest for the elderly or place for alcoholic or drug addicts.

## Unprovoked Physical Assault

### What is covered

We will pay the Insured Person up to £150 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.

## 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.

## 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.