

# Certificate of Insurance

**SINCLAIR PROPERTIES**

**POLICY NUMBER HH2002**

**1st July 2018 to 30th June 2021**

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



Insurance recommended by



## Key Benefits - What's covered?

Items are covered whilst inside your house against fire, flood, theft and malicious damage (by others) for both tenants and landlords possessions, up to the following amounts. Landlords possessions (only) are also covered for accidental damage

Core Room Cover	Limit	Other Benefits	Limit
Total Student 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 Contents Cover	£6,000	Theft from Property communal areas following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£1,250	Theft from Property areas without forcible and violent entry	£250
Desktop Computer Equipment	£2,000	Loss or damage to the student's personal belongings from the Property areas	£500
Laptops and Tablets (portable computer equipment)	£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	£1000	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	£1,000	Accidental death or permanent total disablement of parent or guardian	£5,000
Musical Instruments	£1,000	<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 cover for the first 30 days	£500		

## Key Exclusions - What's not covered

- **Accidental Damage to student possessions**
- **Laptops and other Gadgets such as Tablets outside the house**
- **Mobile Phones outside the house**
- **Bicycles**
- **Musical Instruments and any other items outside the house**

## Excesses

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

Contents, Money and Credit Cards	£25
Laptops and Gadgets	£50
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**

**You will need to quote policy number HH2002 in all communications.**

## 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.**