

Certificate of Insurance

**UNIVERSITY OF HIGHLANDS AND ISLANDS
(CITY HEART LIVING SCOTLAND)
POLICY NUMBER HH1487
1st August 2017 to 31st July 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 and theft up to the following amounts:

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

Key Exclusions - What's not covered

- **Accidental Damage**
- **Laptops and other Gadgets such as Tablets outside the room**
- **Mobile Phones outside the room**
- **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**

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.

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 www.fca.gov.uk/register
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