

# Certificate of Insurance

**NIDO**

**POLICY NUMBER HH1392**

**1st September 2017 to 31st August 2018**

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 and theft up to the following amounts:

| <b>Core Room Cover</b>   | Limit  | <b>Other Benefits</b>  | Limit         |
|--|--------|--|---------------|
| Total Student Room Contents Cover  | £6,000 | 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  | £7,000 | 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, Tablets)  | £2,500 | 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  | £1,000 | Accidental death or permanent total disablement of parent or guardian  | £5,000        |
| Clothing (single article limit)  | £1,000 | <b>Liabilities</b>   |               |
| Valuables including jewellery & watches  | £1,000 | 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](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**

## 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.