

Certificate of Insurance

FLEXI BILL LTD

POLICY NUMBER HH1550

1st July 2017 to 30th June 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 forced entry theft (unless the property is occupied) up to the following amounts: This policy is specifically designed for Flexi Bill Ltd. The definition of Halls of Residence is extended to include private rented accommodation within the student market.

Core Room Cover	Limit	Other Benefits	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 the property communal area following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£1,250	Theft from the property communal area without forcible and violent entry	£250
Computer Equipment eg (Desktops,Laptops,Tablets)	£2,000	Loss or damage to the student's personal belongings from the property 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	Key Cover for the first 30 days for Letting Agent Staff	£500
Musical Instruments	£600	Permanent Total Disablement as a result of an accident	Up to £50,000
Clothing (single article limit)	£350	Accidental death or permanent total disablement of parent or guardian	£5,000
Valuables including jewellery & watches	£600	Liabilities	
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		

Key Exclusions - What's not covered

- **Accidental Damage**
- **Laptops and Gadgets outside the house**
- **Mobile Phones outside the house**
- **Bicycles**
- **Musical Instruments outside the house**
- **Any other items taken outside the house**

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.

How we use your information

We hold personal information in accordance with the Data Protection Act 1998 and any subsequent regulation. The information supplied to us by your accommodation provider may be held on a computer. We use a variety of security technologies and procedures to help protect personal information from inappropriate use, and we will continue to revise procedures and implement additional security features as new technology becomes available.

We will retain the information provided to us by your accommodation provider to enable us to identify you in the event that you make a claim. We will use this information to provide you with the best premiums for other products and services should you contact us.

We will not share your personal information with third parties unless it is necessary for the handling of your claim or where we are required or allowed to do so by law.

For access to the information Endsleigh holds about you, please write to Data Protection Officer, Endsleigh Insurance Services Ltd, Shurdington Road, Cheltenham, GL51 4UE.