

# Certificate of Insurance

true Student Living

POLICY NUMBER HH1590

1st September 2018 to 31st August 2019

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, theft and accidental damage up to the following amounts:

Core Room Cover	Limit	Other Benefits	Limit
Total Student Room Cover	Unlimited	Theft of student's contents whilst in direct transit between University/College and their parents home at the beginning or end of term	£500 per bag
Disabled Students	Unlimited	Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£250	Theft from Halls of Residence communal area without forcible and violent entry'	£250
Desktop Computer Equipment	£1,500	Loss or damage to the student's personal belongings from the Halls of Residence communal area	£500
Laptops and Portable Computer Equipment	£750	Theft from any other property outside policy terms (following forcible and violent entry)	£500
Computer Accessories	£150	Clothing damage by faulty laundry equipment	£100
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)	£250	<b>Liabilities</b>	
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

- Laptops and other Gadgets such as Tablets outside the room
- Mobile Phones
- 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):

Contents	£25
Laptops and Tablets	£100
Money and Credit cards	£25
Frozen Food	£0
Liabilities and Personal Accident Benefits	£100
Unprovoked Physical Assault, Broken Bones and Hospital Benefit	£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**

## Definitions

For the purposes of only the additional cover outlined above for Hospital Benefit, Unprovoked Physical Assault and Broken Bones, the Definition wordings 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 bones 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.

## Broken Bones

### What is covered:

We will pay the Insured Person £100 if, during the Period of Insurance, they suffer accidental injury which results in Fracture of one or more bones.

### What is not covered:

We will not pay for:

- any amount in excess of the limit shown on the Certificate of Insurance for Broken Bones in any Period of Insurance.
- Any claim in relation to a sporting activity.
- Any period of absence not covered by the terms of this policy.
- Any period where a payment is paid in lieu of notice or where notice does not have to be worked.
- Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- Intentional self-injury, suicide or attempted suicide.
- Any claim occurring outside the United Kingdom.

## Hospital Benefit

### What is covered:

We will pay the Insured Person £30 as a result of their Admittance to Hospital, for each night that they spend in Hospital, up to a maximum of 7 nights, during the Period of Insurance.

### What is not covered:

We will not pay for:

- Any amount in excess of the limit shown on the Certificate of Insurance for Hospital Benefit in any Period of Insurance.
- Any claim in relation to a sporting activity.
- Any period of absence not covered by the terms of this policy.
- Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- Intentional self-injury, suicide or attempted suicide.
- Any claim occurring outside of the United Kingdom.

## 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.**