

# Certificate of Insurance

UNIVERSITY OF BRISTOL

POLICY NUMBER HH1589

1st September 2017 to 31st August 2018

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



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.

## Key Benefits - What's covered?

Your items are covered inside your room against fire, flood, theft, and any other perils listed in your Policy wording. Laptops and Musical Instruments are covered for accidental damage inside your room, outside the room, in University and Students Union buildings and in transit between University of Bristol locations. Your items are covered up to the following amounts:

Contents Cover	Limit
Total Student Room Contents Cover	Unlimited
Disabled Students and Family Room Contents Cover	Unlimited
Single Article Limit (unless outlined separately)	£1,500
Desktop Computer Equipment	£2,500
Computer Accessories	£150
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500
Computer games, TVs, CDs, DVDs, videos & records	£1,000
Photographic Equipment	£1,250
Sports Equipment	£1,250
Musical Instruments (Accidental damage included outside the room on campus and in transit between UoB locations)	£1,500
Clothing (single article limit)	£1,000
Valuables including jewellery & watches	£1,500
Personal Money (Theft after forcible and violent entry)	£100
Credit/Debit Card fraud (Theft after forcible and violent entry)	£500
University Property on Loan	£750
Library and Personal Books	£750
Rented Household Goods	£1,500
Contact Lenses (max 2 claims per year)	£150
<b>Portable Computer Equipment</b>	
Laptops, Tablets etc (Accidental Damage included outside the room on campus and in transit between UoB locations)	£2,500
<b>Mobile Phone</b>	
Mobiles and Smartphones (Theft following forcible and violent entry, excludes Accidental Damage)	£750

Other Benefits	Limit
Insured risks against students contents whilst in direct transit between University/College and their permanent home at the beginning or end of term	Unlimited
Loss, Damage and Theft from Halls of Residence communal area without forcible or violent entry	£1,000
Theft from University designated storage areas during vacations following forcible and violent entry	£6,000
Cover in University and Student Union buildings	£1,500
Theft from any other property outside policy terms	£500
Clothing damage by faulty laundry equipment	£350
Food spoilage (loss of food from fridge/freezers)	£100
Replacement locks and keys (following damage resulting from burglary)	£500
Bike Cover (When locked in designated space in Halls of Residence)	£250
Personal Accident Cover	£50,000
Unprovoked Physical Assault	£200
Death or Permanent Total Disablement as a result of an accident in the UK	Up to £50,000
Accidental death of a Parent or Guardian including unforeseen illness and redundancy.	£5,000
Cost to resit exams or reproduce coursework due to insured peril and Accidental death of a parent or guardian	£1,000
<b>Liabilities</b>	
Tenants Liability Cover (Landlord's Property)	£5,000
Damage to Public Service Equipment (water, electricity, gas meters)	£150
Personal Liability (legal liability)	£1m

## Key Exclusions - What's not covered

- Any other items taken outside the room apart from Laptops and Musical instruments
- Accidental Damage except for Laptops and Musical Instruments

Call : 0330 3030 280

To view your full policy details and extend cover Visit: [endsleigh.co.uk/reviewcover](http://endsleigh.co.uk/reviewcover)

## Excesses

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

Room Contents, Money and Credit Cards	£10
Laptops, Mobiles and Tablets	£10
Bicycles	£25
Frozen Food	£0
Liabilities and Personal Accident Benefits	£10

## 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

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

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 <https://register.fca.org.uk/> 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

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.

## Unprovoked Physical Assault

### What is covered

We will pay the Insured Person up to £200 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.

## Bike Cover - Theft Only from designated cycle storage on campus

### What is covered:

Theft from a designated cycle storage on campus occurring within the United Kingdom to Bicycles (including fixed Bicycle Accessories) belonging to the Insured Person.

### What is not covered:

- Any amount in excess of the limit shown on the Certificate of Insurance.
- Damage or accidental loss.
- Theft, unless stored in an officially designated cycle storage on College campus.
- Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).
- Theft or damage to tyres unless the Bicycle is lost or damaged at the same time.