



**Solutions for student
accommodation providers**



A lifetime's experience in education

As student specialists, we have almost 60 years' experience delivering bespoke solutions to students, accommodation providers and the education community - from covering students' possessions to providing 24/7 wellbeing support.

We are part of Howden, the global insurance group, and we have access to market leading products and insurers. This means we can create innovative, flexible, insurance solutions tailored specifically to your needs and those of your students.

Protecting you and your students is in our DNA

We created the first group possessions policy over 40 years ago, arranging possessions insurance for students via their university, offering value added service whilst providing market leading protection. Today we protect more than 350 accommodation providers, insuring the possessions of over half a million students across our partnerships with universities, private halls, letting agents, and household utility bill splitting service providers. Our group contents cover has been extended to cover UK based private hall customers who have built a portfolio of properties in the Republic of Ireland.

Alongside specialist support and excellent service delivered by our dedicated Client Executive team, our solutions are designed specifically for student accommodation providers and include the following:

- Group contents insurance
- Student wellbeing
- My Endsleigh student app
- Commercial property insurance



Group contents cover

Our group contents insurance automatically covers your students' belongings while they're living in your accommodation against every day risks such as fire, flood and theft. This gives your students peace of mind that their belongings are protected, and saves them the time and hassle of sorting out insurance themselves. It also ensures your duty of care to help support your students in the event of a theft, fire or flood is fulfilled. Our tenants' liability protection means you'll be covered against damage to your property and there's always expert, specialist support on hand whenever you need it.



Key valuables protected

Gives your students peace of mind - the policy protects laptops, tablets, mobile phones as well as students' general possessions.

Tenants' liability protection

More protection for you - fittings and fixtures are protected as standard. We provide £5,000 worth of cover, per student, for damage to accommodation.

Major incident support

Immediate support for you and your students in a crisis - in the event of a major incident where large numbers of students are impacted at once, such as a fire or flood, we will provide, in collaboration with our insurer, end to end support for you and your students.

Low excess

Affordable – our policies are fully designed for students, and we include low excesses as standard.

Optional covers

Conducting focus groups and gaining feedback from our accommodation providers allows us to review our group contents offering to ensure it continues to meet the evolving needs of you and your students.

A range of optional covers allows you to provide even more protection for your students such as covering the cost of emergency accommodation should a crisis arise and covering their belongings when they are outside of your accommodation.

Emergency accommodation

In a crisis situation such as a fire or flood, you may need to find immediate temporary housing for your students. Emergency accommodation covers these costs.

Bicycle theft

Bicycles are a popular form of transport for students. This new cover provides peace of mind against bike theft from designated cycle storage at the term time address or when locked to an immovable object at college or university.

"At CRM students we encourage our residents to use sustainable means of transport to and from university one of which is by bicycle. Offering additional bike insurance to an already comprehensive cover gives added peace of mind to our residents across the UK."

Matt Floyd
Head of Mobilisation
CRM Students

"Using Endsleigh has been a very smooth experience. Every time we have encountered any problems, your response has been swift and the process painless. We recently had to temporarily relocate three tenants due to a leak in one of our properties. Because of your assistance we were able to put them up in a city centre hotel within a couple of hours where they stayed for three days whilst their house was repaired. This was a massive help to our tenants but also to help maintain our relationship with them which is invaluable!"

Ben Jacobs
Lettings Manager
Stonehouse Properties

Loss of students' contents in the possession of the accommodation provider

Greater protection for students' belongings - parcels that are lost once they've been delivered and held in your possession, while waiting to be collected by a student, are now also covered.

Laptop cover

Laptops and tablets are so important to students, now they're covered when taken from your accommodation to university.

Emotional support pets

The move away from home can be stressful for many students and some need the comfort of an emotional support pet. Should pets cause any damage to fixtures and fittings, you're covered as standard.



Real life stories

Unfortunately, major incidents and crises do happen which can impact hundreds of students at once. The following story provides a real life example of our crisis management in force.

Major fire affects hundreds of students

A major fire at a student accommodation block caused such severe damage that many of the students' rooms were completely destroyed and more than 200 students had to be evacuated. Endsleigh was on hand within hours supporting both the accommodation provider and their students.

Within four days all students' claims had been processed, giving peace of mind and reassurance that laptops, mobiles and other belongings would be replaced within a short time frame, allowing their studies to be resumed as quickly as possible.

Because Endsleigh was able to be on-site and offer immediate support, the accommodation provider had time and space to ensure their students were safe, arrange alternative accommodation, and contact parents and guardians of all those affected.

Student wellbeing and mental health support

Just like you, we want students to thrive. Sadly, in the last decade there has been an overwhelming 450% increase in the number of students declaring mental health problems (UCAS 2021). We believe mental health support should be easily accessible to all students as they undergo the challenges and changes that coincide with studying. Our Student Assistance Programme, developed in partnership with Health Assured, the UK and Ireland's most trusted independent health and wellbeing provider, allows education and accommodation providers to make this a reality.

Our Student Assistance Programme supports almost half a million students through their university, college, or accommodation provider with specialist, 24/7 BACP accredited wellbeing services.



Key features

- Unlimited access to BACP accredited 24/7 mental health and counselling helpline, 365 days year
- Interpretation service in over 240 languages and dialects
- Bespoke disclosure and information sharing processes
- Legal, financial, and medical information helpline
- Counsellor-led guidance for staff supporting students
- Access to culturally appropriate support
- 24/7 critical and traumatic incident telephone support
- Coverage for spouse/partner and dependants within HMRC guidelines



Additional benefits

- Wellbeing app included to provide self-help resources and pathways to support
- Option to include a structured counselling provision delivered via telephone, video call, or in-person including cCBT provided by SilverCloud
- Overflow counselling to help reduce waiting lists at key times throughout the year
- Creation of a sign-posting dossier to promote service integration
- Dedicated partnership managers to provide ongoing clinical and utilisation support
- Regular review meetings and usage insight to analyse trends and impact

Key trends in 2023

- The most common reasons for calling the helpline are **anxiety, low mood, depression, and bereavement**
- Over 34% counselling calls were made **out of hours and at weekends**
- 3,000 referrals from universities and colleges, **helping alleviate pressure on staff**
- 49% students are concerned their mental health **will deteriorate** over the next 12 months

"The University of Manchester has worked with Endsleigh and Health Assured for almost 3 years to provide an out of hours wellbeing helpline to students through the Student Assistance Programme. We worked closely with Endsleigh to create an at-risk process to ensure the university is kept immediately informed on any students presenting as a high risk and can follow up with them directly. These protocols are critical to ensuring the immediate safety and wellbeing of our students, whilst providing the university with peace of mind that support is always available to our students, no matter what time of day or night."

Sarah Littlejohn
Director of Campus Life
University of Manchester

Supporting students when most needed

The following stories demonstrate how the Student Assistance Programme has supported students during a time of crisis. Please be aware some of these stories may contain potentially distressing content.



Alcohol dependency and suicidal thoughts

A student contacted the helpline to speak with a counsellor as they were experiencing strong suicidal thoughts. The student stated that they were very dependent on alcohol and they felt low in mood and had struggled to get out of bed for weeks at a time. The student had recently purchased alcohol and painkillers with a view to end their life. They had previously tried to do this.

The counsellor completed an initial risk assessment to ensure the student's safety. A referral was sent to the university team to advise of the level of high risk and a disclosure was then made to the student's GP.

The counsellor arranged a support call to check in with the student the following day whilst reiterating the support provided by the helpline and emphasising the importance of calling 999 if they felt unable to keep themselves safe.

Several support calls took place throughout the week in order to check in with the student and reassess risk. In the absence of immediate risk, the counselling team were able to provide the student with a space to offload, whilst signposting to specialist organisations to support with the alcohol misuse and exploring options of selfcare.



Anxiety and intrusive thoughts – diagnosis of borderline personality disorder (BPD)

A student contacted the service as they were struggling with anxiety and intrusive thoughts, alongside a recent diagnosis for BPD. They wanted to build up on their existing strategies to equip them with managing their thoughts and anxieties.

The helpline counsellor reached out to the individual's GP to understand if a short-term course of counselling would be appropriate following the recent diagnosis. They were matched for six structured counselling sessions via video and used the sessions as a safe space to explore new strategies to use and build upon.

During the sessions, the counsellor explored what the student's priorities were, providing a balanced perspective and focussing on distraction techniques to help move from procrastinating thoughts. The student's GAD-7 scores reduced by 47% as a result of these sessions, and they left with lots of additional tools to help combat their intrusive thoughts whilst they sought longer term interventions for BPD.



Relationship breakup

A student contacted the helpline following a relationship breakup. In the moment support was provided by a helpline counsellor – space created to offload and explore feelings related to the breakup.

The counsellor normalised the student's feelings and response to the breakup by using psychoeducation in relation to the grieving process.

The counsellor reiterated the support provided by the 24/7 helpline and signposted the student to onwards support in line with the information previously shared by the university.





"I have been working with the team at Health Assured and Endsleigh for around a year now. Their services were contracted to provide a 24-hour telephone advice service to students and to help reduce student wait time for therapy.

I have found the Health Assured and Endsleigh team to be professional, pleasant, and responsive, from setting up the initial contract to ongoing service delivery. The data that Health Assured provide on a regular basis is comprehensive and offers assurance that the service is being utilised by our students. I have also found the assets that the team provide on key wellbeing dates and themes are a great addition to the internal comms sent to students."

Thomas Wheelband
Head of Student Wellbeing Service
University of Leicester

My Endsleigh – our dedicated student app

We've made it easy for students in the UK and the Republic of Ireland to access their group contents insurance, and to save you time in communicating these solutions to them, we do it for you through the My Endsleigh app.

The app allows students to confirm their group contents cover, make a claim, and access other student-friendly resources, including 24-hour access to confidential wellbeing support with qualified counsellors.



Security

Instant access to their group contents insurance cover, giving them peace of mind that their contents are protected.



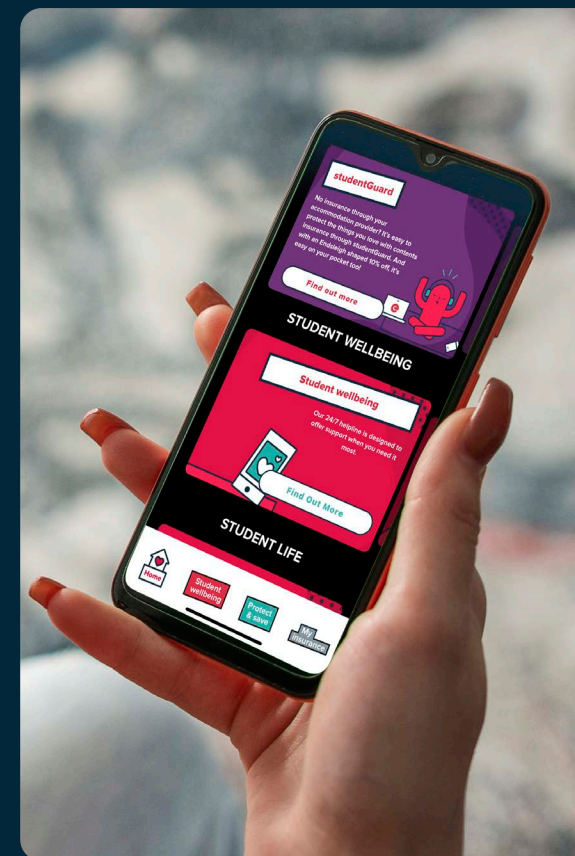
Safety

Assurance that prized possessions are safe with easy links to additional cover for their gadgets.



Wellbeing

Easy access to our free 24/7 helpline to support students with their mental, physical, legal, financial and emotional wellbeing.



Commercial property insurance

Our sector expertise, complemented by the experience we hold within the property market, means we can help you stay protected against the additional challenges that come hand in hand with letting properties to students. With over 25 years' experience in the landlord market, our specialist insurance provides a wide range of solutions designed specifically for purpose built student accommodation providers and private landlords.

Our commercial property insurance portfolio provides the following types of covers:

All risks building insurance

Replacement value of buildings insurance including debris removal and professional fees.

Flexible unoccupancy periods and terms

We can discuss your individual circumstances and liaise directly with insurers to ensure we offer the best terms for your circumstances.

Property owners liability cover

Provides protection for any costs or damages as a result of an accident on/or related to your property, to a third party or their property.

Loss of rent/alternative accommodation

Should the property be uninhabitable due to an insured event then we can provide loss of rental income for the landlord and/or alternative accommodation for the tenant.

Option to include terrorism cover

Property damage caused as a result of an act of terror.



More reasons to partner with Endsleigh

End to end support

We are there when you need us. Whether it's to support you on the phone, in person, or on-site. And when you need us in a crisis situation, just one phone call to your Client Executive will provide end to end support for both you and your students, keeping disruption to your students' lives to an absolute minimum.

Sustainable premiums

We are committed to providing affordable and sustainable premiums that are designed for the long term.

Client Executive support

You have a dedicated Client Executive, supported by a highly experienced team.

You can contact your Client Executive directly and they will visit on request. They will also support you with a claim submission, deliver onsite onboarding sessions for your staff and attend events such as housing fairs and wellbeing events.

Our partners are rewarded through our loyalty reward scheme. Ask your Client Executive for more details.

UK based claims service

A dedicated possessions claims team will deal directly with tenants, minimising your involvement and saving you time.

Marketing support

We will work with you to ensure students are fully informed about the policy cover, through a range of digital and printed materials.

Access to further benefits

Through the provision of group insurance, your students will also have access to a range of further benefits including additional personal product options.



"From my perspective, the Client Executive has made it much simpler to just make informed decisions. Given the amount of things we have to juggle in universities, I am particularly grateful for the time and patience given by the Client Executive."

Rocchi Acierno
Head of Accommodation Services
Goldsmiths
University of London

What do students say?

Over half a million students now benefit from their accommodation provider including automatic insurance from Endsleigh. We asked students who made a claim to feedback on their experience:

"During my last year at university our house got broken into. Unfortunately, my MacBook and some other personal belongings got stolen. As you can understand this made an impact on my mental health and on top of that I had several important essays that were due within the following two weeks.

Endsleigh were extremely helpful and understanding of the situation. At first, I was concerned that claiming my loss would be a difficult and lengthy process. However, it turned out it was the opposite of what I'd thought. They quickly reimbursed the money for my stolen MacBook, which meant I was able to submit my essays on time. Without Endsleigh this situation would have been extremely difficult".

Yannick
3rd year student
University of West London

"Broken phone and smashed screen at the start of lockdown. Even though businesses were all slowing down, my phone was repaired and later replaced within a week. A real effort was made to make sure that I had my phone collected and delivered to and from my home address (rather than my university) within a short amount of time".

Olivia
3rd year student
University of Birmingham



"My laptop was stolen when our house was burgled. This affected my studies as I was unable to use it to do any work until a new one arrived. I rang Endsleigh straight away after the police had left, and gave them all the details of my claim. The person on the other end of the phone was very helpful and the process was complete within 20 minutes. My new laptop was in perfect condition and arrived soon after that. I am very glad that my Mum recommended I use Endsleigh Insurance".

Sean
3rd year student
University of Bristol

Our commitment to you, our community and the environment



As part of the Howden family, Endsleigh is committed to delivering value to its customers, people and partners through enhanced capability, insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Corporate social responsibility sits at the heart of everything we do, it impacts our business, our colleagues, our partners and the local community. From the charities we support, to reducing our environmental impact, our CSR activities help us deliver our strategic aims and create a positive working environment for our people.



641

Charities supported

Through match-funding, volunteering, grants, and more.



320

Fundraising events

Organised by our employees and CSR champions.



£182k

Match-funded in 2023

Supporting our people's personal challenges.

HOWDEN



£5.6m

Donated

To charitable partners.



38

Countries

How far our donations reached.

Figures correct at January 2024

Get in touch

Call us today on **0333 234 1388** or email us at
studentroomcover@endsleigh.co.uk



Part of **HOWDEN**