

# Group Contents Insurance Policy

## Certificate of Insurance

**Policyholder:** Ernest Place

**Policy number:** HH1674

**Period of insurance:** 1st September 2023 to 31st August 2024



**This certificate of insurance must be read in conjunction with the Group Contents Insurance Policy wording.**

**The policy wording contains full details of what is and is not covered along with the general conditions and exclusions that apply to this policy.**

### What's covered

Cover sections 1 and 2 apply to your policy.

Your items are covered against damage caused by perils including fire, flood, theft and escape of water up to the following amounts:

Cover Section 1 Contents and tenant's liability	Sum insured
Total contents cover	£10,000
Disabled students contents cover	£12,000
Single article limit (unless outlined separately)	£1,500
Total computer equipment (e.g. desktop computers, monitors)	£2,500
Audio/visual entertainment equipment (e.g. DVD & video players, computer consoles, hard drives and other data carrying media)	£1,500
Photographic equipment	£1,500
Valuables including jewellery & watches (evidence of value required for items of jewellery over £600)	£1,000
Musical instruments	£1,500
CDs, DVDs, video and audio cassettes, records, cartridges and computer games	£1,000
Computer accessories	£150
Damage caused by an emotional support animal	£1,000
Contact lenses (maximum of two claims in any period of insurance)	£150
Sports equipment	£1,500
Clothing (single article limit)	£500

Cover Section 1 Additional benefits	
Contents temporarily away from the term time address (following forcible and violent entry)	£500
Theft of contents whilst in transit at the beginning or end of term	£500 per bag
Money	£50
Credit/debit card (maximum payable in the period of insurance)	£500
Frozen and chilled food (maximum payable in the period of insurance)	£75
Replacement locks and keys (maximum payable in the period of insurance)	£350

### How to make a claim:

To make a claim download the My Endsleigh App at [www.my.endsleigh.co.uk/signup](http://www.my.endsleigh.co.uk/signup) or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**  
You can talk to us about a claim on **0800 923 4042**.

Cover Section 1 Additional benefits		Sum insured
Designated halls of residence utility and communal areas	Theft following forcible and violent entry	£1,000
	Theft without forcible and violent entry	£500
	Loss or damage resulting from fire or flood	£500
	Clothing damage by faulty laundry equipment	£300
Rented household goods (maximum payable in the period of insurance)		£1,500
Tenant's liability (maximum payable in the period of insurance)		£5,000
College and University property on loan		£750
College and University library books		£750
Liability for public service equipment		£150
Personal liability		£1,000,000
Mobile phone (theft following forcible and violent entry)		£1,000
Accidental death or permanent total disablement of parent or guardian		£5,000
Permanent total disablement caused by fire or as a result of violence		up to £50,000
Permanent total disablement as a result of accidental bodily injury		up to £10,000
Emergency accommodation and clothing	Accommodation	£350
	Clothing	£200

Cover Section 2 Portable computer equipment in the term time address	
Portable computer equipment	£2,500

**The policy excess is the amount you will have to pay for each claim**

Excesses	
Contents	£10
Portable computer equipment	£10
Money and credit cards	£10
Frozen food	£0
Liabilities and Personal accident benefits	£10

### How to make a claim:

To make a claim download the My Endsleigh App at [www.my.endsleigh.co.uk/signup](http://www.my.endsleigh.co.uk/signup) or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**  
You can talk to us about a claim on **0800 923 4042**.

## What's covered

The following endorsements apply to your policy.

### Endorsement 1 Emergency accommodation and clothing

#### What is covered

We will pay up to the amount shown on the **certificate of insurance** if the **term time address** becomes uninhabitable following loss or damage by fire, flood, theft or attempted theft.

There is no **excess** for this cover.

#### What is not covered

We will not pay for:

- i. Any costs the **insured person** or **student accommodation provider** agrees to pay without **our** written permission..
- ii. Any costs encountered where there were other insurances in place to cover this loss.

#### How to make a claim:

To make a claim download the My Endsleigh App at [www.my.endsleigh.co.uk/signup](http://www.my.endsleigh.co.uk/signup) or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**  
You can talk to us about a claim on **0800 923 4042**.

## What's not covered

The following cover sections do not apply to your policy.

### Cover Section 3 Contents outside the term time address

No cover £0

### Cover Section 4 Portable computer equipment in college and university buildings

No cover £0

### Cover Section 5 Accidental damage to contents in the term time address

No cover £0

### Cover Section 6 Accidental damage to portable computer equipment in the term time address

No cover £0

### Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

No cover £0

### Cover Section 8 Theft of bicycles from the term time address

No cover £0

### Cover Section 9 Theft of bicycles from the term time address or from university or college

No cover £0

Endsleigh Insurance Services Limited (Company No. 856706) (FRN 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at 2 Des Roches Square, Witney, Oxfordshire, OX28 4LE. This can be checked on the Financial Services Register by visiting [register.fca.org.uk](https://register.fca.org.uk). Endsleigh Insurance Services Limited is part of the Howden Group.

Underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.