

# Certificate of Insurance

UNIVERSITY OF EXETER

POLICY NUMBER HH1134

1st September 2014 to 31st August 2015

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 and theft up to the following amounts:

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 Halls of Residence communal area following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£1,250	Theft from Halls of Residence 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 Halls of Residence communal area	£1,000
Computer Accessories	£150	Theft from any other property outside policy terms (following forcible and violent entry)	£500
Mobile Phone (forced entry only)	£500	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	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)	£350	<b>Liabilities</b>	
Valuables including jewellery & watches	£1,250	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

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

Room Contents	£25
Laptops and Tablets	£50
Money and Credit cards	£25
Frozen Food	£0
Liabilities and Personal Accident Benefits	£25

Call free: **0330 3030 280**

To view your full policy details and extend cover

Visit: [endsleigh.co.uk/reviewcover](http://endsleigh.co.uk/reviewcover)

## How to make a claim:

Visit: [endsleigh.co.uk/claim-centre](http://endsleigh.co.uk/claim-centre) to register your claim online.

Call: **0844 472 2507**

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 [www.fca.gov.uk/register](http://www.fca.gov.uk/register) 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.

A Member of the Zurich Insurance Group

## 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.

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.

## Definitions

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