Certificate of insurance

University Of Exeter

Policy number: HH1134

Policy date: 1st September 2021 to 31st August 2022

endsleigh insurance

Protecting your every step.

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

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
Total student room contents cover	£10,000
Disabled students room contents cover	£12,000
Single article limit (unless outlined separately)	£1,500
Computer equipment (eg. desktops, laptops, tablets)	£2,500
Computer accessories	£150
Mobile phone (forced entry only)	£1,000
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,000
Computer games, CDs, DVDs, videos & records	£600
Photographic equipment	£1,500
Sports equipment	£1,500
Musical instruments	£600
Clothing (single article limit)	£350
Valuables including jewellery & watches	£1,250
Personal money (forced entry only)	£50
Credit/debit card fraud (forced entry only)	£500
University property on loan	£500
Library books	£250
Rented household goods	£1,250
Contact lenses	£150

(Additional benefits on next page)

Key exclusions – what's not covered:

- Accidental damage
- Laptops/other gadgets outside the room
- Mobile phones outside the room
- Musical instruments outside the room
- Any other items taken outside the room

Additional benefits	Limit
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
Theft from halls of residence communal area following forcible and violent entry	£1,000
Theft from halls of residence communal area without forcible and violent entry	£250
Loss or damage resulting from fire or flood to the student's personal belongings from the halls of residence communal area	£1,000
Theft from any other property outside policy terms (following forcible and violent entry)	£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)	£350
Personal accident cover	£50,000
Permanent total disablement as a result of an accident	£50,000
Accidental death or permanent total disablement of parent or guardian	£15,000
Bike cover	£300
Emergency accommodation	£350
Emergency clothing	£200

Liabilities	Limit
Tenants liability cover	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Accidental loss of contents	£250
Personal liability	£1m

Excesses (the first amount you will have to pay for each and every claim):	Limit
Room contents and bicyles	£25
Laptops and tablets	£50
Money and credit cards	£25
Frozen food	£0
Liabilities and personal accident benefits	£25

How to make a claim:

Visit: **endsleigh.co.uk/claim-centre** to register your claim online, or call us on **0800 923 4042**.

Visit **endsleigh.co.uk/reviewcover** to view your full policy details. You can extend your cover online or call us on **0330 3030 280**.

Emergency accommodation cover – cover only for the university risk address

What is covered:

If the Risk address becomes uninhabitable following loss or damage by fire, flood, theft or attempted theft we will pay;

- Up to the amount shown in your Certificate of Insurance, the reasonable extra cost of short-term emergency alternative accommodation for the tenant
- Up to the amount shown in your Certificate of Insurance, to pay for the purchase of emergency clothing for the tenant

There is no excess for this cover section.

What is not covered:

- Any costs the tenant or accommodation provider agrees to pay without our written permission.
- Any costs encountered where there were other insurances in place to cover this loss.

Accidental loss of contents

What is covered:

We will pay up to the amount shown on the Certificate of Insurance following Accidental Loss of the Insured Person's Contents where the Student Accommodation Provider accepts liability.

What is not covered?

- Any costs where the Accommodation Provider has not accepted liability
- We will deduct the Excess shown on Your Certificate of Insurance in respect of each claim.
- We will not pay more in total than the Sum Insured on your Certificate of Insurance or the limits shown on the Certificate of Insurance.

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.
- Battery Powered Bikes (E-Bikes)

How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information.

Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

i. When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and

ii. So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

Endsleigh will not process your personal information for marketing purposes without your consent.

To find out more:

To find out more about how we use your information, please read our privacy policy at **endsleigh.co.uk/privacy** or contact us:

email: privacy@endsleigh.co.uk

write to: Data Protection Officer,
Endsleigh Insurance Services Limited,
Shurdington Road,
Cheltenham,
GL51 4UE

About our services

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.

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 the selection 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.

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 https://fca.org.uk/register. 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. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.