

Important information, please keep your certificate safe.

UNIVERSITY OF EXETER
POLICY NUMBER HH1134

PERIOD OF COVER:
1st September 2013 to 31st August 2014

- No 1 Student insurance provider
- Recommended by NUS since 1965



Key Benefits

What's covered?

Your items are covered against **theft, fire and flood** up to the following amounts:

	Limit
Core Student Room Cover	
Total Student Room Cover	£6,000
Disabled Students	£7,000
Single Article Limit (unless outlined separately)	£1,250
Computer Equipment (eg: desktops, laptops and tablets)	£2,000
Computer Accessories	£150
Mobile Phone (forced entry only)	£500
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	£1,000
Sports Equipment (excluding bicycles)	£1,000
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

	Limit
Other benefits	
Theft of students' 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
Loss or damage 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	£300
Food spoilage (loss of food from fridge/freezers)	£75
Replacement locks and keys (following damage resulting from burglary)	£350
Personal Accident Cover	£5,000
Personal Accident Cover: Mugging and Assault	£150
Permanent Total Disablement as a result of an accident	Up to £50,000
Accidental death or permanent total disablement of parent or guardian	£5,000
Liabilities	
Tenants Liability Cover	£5,000
Damage to Public Service Equipment (water, electricity, gas meters)	£150
Personal Liability	£1m

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
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- Vehicles and Crafts
- Dentures
- Any claims arising from:-
 - deliberate or criminal acts by the Insured Person or their family
 - gradual causes including deterioration or wear and tear
 - computer viruses

Excesses

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

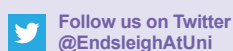
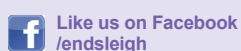
Contents	£25
Laptops and Tablets	£50
Money and Credit cards	£25
Frozen Food	£0
Liabilities and Personal Accident Benefits	£25
Sports Equipment	£25

There are extra options available to add onto your student room Insurance cover online.

To view your full policy details and extend cover

Visit: endsleigh.co.uk/reviewcover

Call free: **0800 032 7081**



How to make a claim:

Visit: endsleigh.co.uk/reviewcover

Email: property.claims@endsleigh.co.uk

Call: 0844 472 2507

Post: Endsleigh Claims Service,
PO Box 432,
Cheltenham Spa,
Gloucestershire,
GL50 3YD