

University of Essex

Policy number: HH1104

Policy date: 1st September 2020 to 31st August 2021

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	£5,000
Disabled students room contents cover	£6,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,000
Computer accessories	£150
Mobile phone (forced entry only)	£750
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	£1,000
Musical instruments	£600
Clothing (single article limit)	£350
Valuables including jewellery & watches	£600
Personal money (forced entry only)	£50
Credit/debit card fraud (forced entry only)	£500
University property on loan	£250
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
- Bicycles
- 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 to the student's personal belongings from the halls of residence communal area	£500
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	£50,000
Permanent total disablement as a result of an accident	£50,000
Accidental death or permanent total disablement of parent or guardian	£5,000

Liabilities

Limit

Tenants liability cover	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Personal liability	£1m

Excesses

Limit

(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	£10
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**.



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.

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Zurich Insurance plc's regulation by the Financial Conduct Authority are available from us on request. FCA Register Number 203093.