

Townsend Accommodation

Policy number: HH2064

Policy date: 1st July 2019 to 30th June 2020

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	£6,000
Disabled students room contents cover	£7,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,000
Tablet computer equipment	£500
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	£500
Library books	£250
Rented household goods	£1,250
Contact lenses (Additional benefits on next page)	£150

Key exclusions – what's not covered:

- Accidental damage except for Tenants Liability
- 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 (Accidental Damage included)	£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**.



Definitions

For the purposes of only the additional cover outlined below for hospital benefit, unprovoked physical assault and broken bones, the definitions 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.

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, 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.

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.



Hospital benefit

What is covered:

We will pay the Insured Person £30 as a result of their Admittance to Hospital, for each night that they spend in Hospital, up to a maximum of 7 nights, during the Period of Insurance.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance for Hospital Benefit in any Period of Insurance.
- ▶ Any claim in relation to a sporting activity.
- ▶ Any period of absence not covered by the terms of this policy.
- ▶ Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- ▶ Intentional self-injury, suicide or attempted suicide.
- ▶ Any claim occurring outside of the United Kingdom.

Broken bones

What is covered:

We will pay the Insured Person £100 if, during the Period of Insurance, they suffer accidental injury which results in Fracture of one or more bones.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance for Broken Bones in any Period of Insurance.
- ▶ Any claim in relation to a sporting activity.
- ▶ Any period of absence not covered by the terms of this policy.
- ▶ Any period where a payment is paid in lieu of notice or where notice does not have to be worked.
- ▶ Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- ▶ Intentional self-injury, suicide or attempted suicide.
- ▶ Any claim occurring outside of the United Kingdom.

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:

- ▶ 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.

Bike – theft and damage from designated cycle storage on campus

What is covered:

We will cover Theft or physical damage 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.
- ▶ Accidental loss.
- ▶ Theft or damage, 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.



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.

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.