

# Certificate of insurance

## Downing Students

**Policy number:** HH1095

**Policy date:** 1st September 2022 to 31st August 2023



**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	£11,000
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	£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
- 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 property residence communal area following forcible and violent entry	£1,000
Theft from property 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 property 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

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

	Limit
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:

To make a claim download the My Endsleigh App at [www.my.endsleigh.co.uk/signup](http://www.my.endsleigh.co.uk/signup) or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**

## Definitions

For the purposes of only the additional cover outlined for hospital benefit, unprovoked physical assault and broken bones, the definitions of the policy wording are extended to include the following key words.

**Accidental Loss** – unintentional misplacement of an item or items from the Room, other meaning that you are permanently deprived of its or their use.

**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.

**Dangerous Sports** – Aviation other than travelling as a fare paying passenger on a scheduled flight, ballooning, BASE jumping, bungee jumping, deep sea diving, gliding, hang-gliding, microlight flying, motor rallying, mountaineering, off piste skiing, parachuting, paragliding, parasailing, professional sports, racing of any kind other than on foot and solo sea sailing.

**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.

**Incapacitated** – Prevented from completing your Course.

**Pre-existing Condition** – A diagnosed medical condition which requires medical treatment or medication, on either an ongoing basis or within the 12 months prior to the start of the policy.

**Residential Fees** – Payment made periodically by or on behalf of the student to the Student Accommodation.

**Tuition Fees** – The part of the current academic years educational fees for the Course on which you are registered which are not refundable in the event of you withdrawing from the Course.

## Tuition Fees & Rent Protection

### What is covered:

We will pay the pro rata balance of any unused Tuition Fees and/or Residential Fees that you have already paid or are legally liable to pay your College for tuition and/or the Student Accommodation Provider in respect of rent in the Period of Insurance following your enforced cancellation or early withdrawal from their Course in the event of:

- ▶ You becoming Incapacitated due to an accident or illness.
- ▶ Your death.
- ▶ Your financially supporting parent or legal guardian suffering an injury, accident or redundancy.

### What is not covered:

- ▶ the Excess shown on your Certificate of Insurance.
- ▶ any claim for Rent Protection if You live at your Permanent Home Address during Your College Term.
- ▶ more than the Sum Insured shown on Your Certificate of Insurance.
- ▶ any Tuition Fees and/or Residential Fees incurred during a previous Period of Insurance.
- ▶ any claim arising directly or indirectly by any cause not included under 'What is covered'.
- ▶ any claim arising out of any Pre-existing Condition, pregnancy or childbirth, suicide or attempted suicide, participation in Dangerous Sports (other than as part of the normal academic sports curriculum), use of illegal drugs, abuse of prescription drugs or alcoholism.
- ▶ any claim for Residential Fees unless a formal tenancy agreement is provided evidencing your liability for payment of fees.
- ▶ any claim arising out of Your criminal act or behaviour.
- ▶ any amounts that are recoverable from elsewhere.
- ▶ any claim for Tuition Fees in excess of £9,000.

## Coursework Cover

### What is covered:

We will pay for costs incurred for re-sitting an exam or reproducing Course material including portfolios and dissertations, in the event of loss of or damage to Course material by an insured cause occurring within the Period of Insurance.

### What is not covered:

- ▶ the Excess shown on your Certificate of Insurance.
- ▶ any amount in excess of £1000 in total during the Period of Insurance.
- ▶ any claim arising directly or indirectly by any cause not included under 'What is covered'.
- ▶ any amounts recoverable from elsewhere.

### How We settle Claims - Tuition Fees, Rent Protection & Coursework Cover

- ▶ 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.
- ▶ We will pay the pro rata balance of any unused Tuition Fees and/or any Residential Fees that you

have already paid and/or are legally liable to pay the College and/or Student Accommodation Provider occurring within the Period of Insurance.

- ▶ For claims for Tuition Fees & Rent Protection you will be asked to provide full supporting confirmation from a qualified medical practitioner in the United Kingdom that your withdrawal from the Course is necessary on medical grounds and/or any receipts or proofs that We may reasonably require at your expense.
- ▶ For claims for Coursework you will be asked to provide full supporting documentation such as a receipt or proof of purchase, together with confirmation from your College that the coursework material or examination fees cannot be recovered elsewhere or without cost to you.
- ▶ It is a condition of Cover that in the event of de-registration from your Course, you notify the College and the Student Accommodation Provider as soon as reasonably possible.

## 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.

## 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.

## 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)

## 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.
- ▶ Battery Powered Bikes (E-Bikes)

## 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.



## 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](https://endsleigh.co.uk/privacy) or contact us:

**email:** [privacy@endsleigh.co.uk](mailto: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.