

BLOCK ACCOMMODATION INSURANCE POLICY

STUDENT ROOM COVER

CERTIFICATE OF INSURANCE

DERWENT LIVING – POLICY NUMBER HH1090

Insurer The Endsleigh Block Accommodation Insurance Policy is underwritten by Zurich Insurance Plc
Period of cover 1st September 2011 to 31st August 2012

Summary of Cover for Contents in Your Term Time Address

The good news is that your accommodation provider has already arranged insurance cover for you with Endsleigh. The policy provides protection against theft, fire and flood and here are some of the other great benefits to bring you peace of mind:

Key Benefits

Your Contents are covered up to the following maximum amounts:-

• Contents

Total sum insured for your contents	£4,000
– Registered Disabled Students	£5,000
Desktop Computer Equipment	£2,000
Photographic Equipment	£1,000
Sports Equipment	£1,000
Musical Instruments	£600
Loss or damage to your personal belongings from the communal Utility Area	£1,000
Theft from the communal Utility Area	£200
– Following forcible and violent entry	£1,000
Theft of Mobile Phone from your room following forcible or violent entry	£300
Theft of your Contents whilst in direct transit between your accommodation and your parents home at the beginning or end of term time	£500 per bag
Computer Accessories	£150
Theft from any property other than your room or your permanent home address following forcible and violent entry	£500

Replacement locks and keys from burglary	£50
Audio equipment, including TVs, DVD and MP3 Players, Hi-Fi equipment and other similar items	£1,000
Valuables, including jewellery and watches	£600
CDs, DVDs, videos and records	£600
Clothing (single article)	£250
Loss of Frozen Food	£75
• Money	
Theft of personal money from your room following forcible and violent entry	£50
Fraudulent use of your credit cards following theft	£500
• Liability	
Tenants liability	£5,000
Personal liability	up to £1,000,000
Liability for rented goods (single article)	£1,000
College library books	up to £200
College property on loan	up to £500
Public Service Equipment	up to £150
• Personal Accident	
Permanent Total Disablement as a result of an accident	up to £50,000

What is not covered

- Excesses (the first amount you will have to pay for each and every claim):-
 - Contents £25
 - Frozen food £10
 - Money and credit cards £25
 - Liabilities £25
 - Personal Accident £25
 - Sport Equipment £25
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- Any claim arising from:-
 - deliberate or criminal acts by the Insured Person or their family
 - gradual causes including deterioration or wear and tear
 - computer viruses
- Any loss occurring outside the United Kingdom
- Vehicles and Craft
- Pedal cycles and their accessories
- Contact lenses or dentures
- Mobile Phones outside of your room

Useful information

How to make a Claim Tel: 0870 241 6105 Fax: 01242 866957 Email: property.claims@endsleigh.co.uk Via www.endsleigh.co.uk/reviewcover
 Post: Endsleigh Claims Service, PO Box 432, Cheltenham Spa, Gloucestershire GL50 3YD

Compulsory Cover The cover provided by The Endsleigh Block Accommodation Insurance Policy has been arranged by Zurich Insurance Company. There is no right for the individual residents to cancel the cover.

About this Certificate of Insurance This Certificate of Insurance is a summary of the cover only and does not contain all of the terms and conditions of the Policy. The Endsleigh Block Accommodation Insurance Policy can be viewed on www.endsleigh.co.uk/reviewcover or through your Accommodation Provider.