

# ENDSLEIGH STUDENT ACCOMMODATION CERTIFICATE OF INSURANCE

LIBERTY LIVING – POLICY NUMBER HH1088B

## Useful information

<b>Insurer</b>	The Endsleigh Student Accommodation Policy is underwritten by Zurich Insurance Company
<b>Period of cover</b>	1st September 2009 to 31st August 2010
<b>How to Complain</b>	<ul style="list-style-type: none"> <li>• Write to the Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE.</li> <li>• If the matter is not resolved satisfactorily, you can request the involvement of an appropriate manager. One of our Senior Customer Liaison Supervisors will facilitate this for you.</li> <li>• If the matter remains unresolved, it may be referred to the Financial Ombudsman at South Quay Plaza, 183 Marsh Wall, London E14 9SR (telephone: 0845 080 1800/www.financial-ombudsman.org.uk)</li> </ul>
<b>Financial Services Compensation Scheme</b>	Both Endsleigh and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100 percent of the first £2,000 and 90 percent of the remainder of the claim, without any upper limit, except for compulsory insurance which is covered for 100 percent. Further information about the compensation scheme arrangements is available from the FSCS.
<b>Compulsory Cover</b>	The cover provided by The Endsleigh Student Accommodation Insurance Policy has been arranged by the company named above. There is no right for the individual residents to cancel the cover.
<b>About this Certificate of Insurance</b>	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 Student Accommodation Insurance Policy can be viewed on <a href="http://www.endsleigh.co.uk">www.endsleigh.co.uk</a> or through the Accommodation Officer for the insured Hall of Residence.

## Summary of Cover for Contents and Portable Computer Equipment in Your Room

**This covers all goods, clothing and personal effects belonging to You or for which You are legally responsible under a written agreement, other than money, keys, mobile phones or any item specifically excluded by this Policy. Portable Computer Equipment is any computer equipment which is or can be battery powered, including laptops, palmtops, portable printers, PDAs and items of a similar nature.**

For the duration of your accommodation agreement, you will be covered for loss of or damage to your Contents and Portable Computer Equipment whilst in your room or in locked storage designated by your College or at your permanent home address caused by:-

- Theft or attempted theft
- Fire or smoke, lightning, explosion, thunderbolt or earthquake
- Subsidence, heave, landslip or landslide
- Storm or flood
- Damage caused by the leakage of either oil or water from any fixed appliance, tank or pipe
- Riot, civil commotion, strike, labour and political disturbances or impact damage
- Malicious damage

## What is the maximum amount payable

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

Contents	Policy Limits
Total sum insured for your Contents	£4,000
Total sum insured for your Portable Computer Equipment	£2,000
Theft from any property other than your room or your permanent home address following forcible and violent entry	£500
Loss or damage to your personal belongings from the Hall of Residence Utility Area	£1,000
Theft from the Hall of Residence Utility Area unless following forcible and violent entry	£200
Theft of your Contents whilst in direct transit between college and your parents home at the beginning or end of the College term	£500 per bag
Desktop Computer Equipment	£2,000
Computer Accessories	£150
Photographic Equipment	£1,000
Audio equipment, including TVs, DVD and MP3 Players, Hi-Fi equipment and other similar items	£1,000
Valuables, including jewellery and watches	£600
Musical Instruments	£600
CDs, DVDs and records	£600
Clothing (single article)	£250
Replacement locks and keys	£50
<b>Frozen Food</b>	
Loss of frozen food	£75
<b>Money</b>	
Theft of personal money from your room following forcible and violent entry	£50
Fraudulent use of your credit cards following theft	£500
<b>Liability</b>	
Personal liability	up to £1,000,000
Liability for rented goods (single article)	£1,000
Tenants liability	up to £5,000
College library books	up to £200
College property on loan	up to £500
Public Service Equipment	up to £150
<b>Personal Accident</b>	
Permanent Total Disablement as a result of an accident	up to £50,000

## What is not covered – Key Exclusions

- Excesses (the first amount you will have to pay for each and every claim):-
  - Portable Computer Equipment £50
  - Contents £25
  - Frozen food £10
  - Money and credit cards £25
  - Liabilities £25
  - Personal Accident £25
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design
- Any claim arising from:-
  - deliberate or criminal acts by the Insured Person or their family
  - gradual causes including deterioration or wear and tear
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
  - any process of cleaning repair or alteration
  - vermin, insects or chewing scratching, tearing or fouling by pets
  - electrical or mechanical breakdown
  - faulty design, materials or workmanship
  - failure of a computer chip or computer software to recognise a true calendar date
  - computer viruses
  - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
  - war, revolution or any similar event
  - pollution or contamination
  - an act of terrorism
- Any loss occurring outside the United Kingdom
- Vehicles and Craft
- Theft from vehicles, except for your Contents which will be covered whilst in direct transit between college and your parents home at the beginning or end of the College term as long as they are not left in the vehicle overnight
- Pedal cycles and their accessories
- Contact lenses or dentures
- Mobile Telephones, their accessories or related costs
- Deeds and documents other than driving licences, passports or proof of age cards
- Documents and certificates showing ownership of shares, bonds and other financial investments
- Plants and animals

## How to make a claim

Endsleigh will deal with all claims. You should refer all correspondence and telephone enquiries to Endsleigh at :-

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

Tel: 0870 241 6103 Fax: 01242 866957

Email: [property.claims@end sleigh.co.uk](mailto:property.claims@end sleigh.co.uk)

Via [www.endsleigh.co.uk](http://www.endsleigh.co.uk)

## IMPORTANT NOTE:

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