

# Group Contents Insurance Policy

## Certificate of Insurance

**Policyholder:** Unite Students Loughborough

**Policy number:** HH1072a

**Period of insurance:** 1st July 2023 to 30th June 2024



**This certificate of insurance must be read in conjunction with the Group Contents Insurance Policy wording.**

**The policy wording contains full details of what is and is not covered along with the general conditions and exclusions that apply to this policy.**

## What's covered

Cover sections 1, 2, 5 and 8 apply to your policy.

Your items are covered against damage caused by perils including fire, flood, theft and escape of water up to the following amounts:

<b>Cover Section 1 Contents and tenant's liability</b>	<b>Sum insured</b>
Total contents cover	£6,000
Disabled students contents cover	£7,000
Single article limit (unless outlined separately)	£1,500
Total computer equipment (e.g. desktop computers, monitors)	£2,000
Audio/visual entertainment equipment (e.g. DVD & video players, computer consoles, hard drives and other data carrying media)	£1,000
Photographic equipment	£1,000
Valuables including jewellery & watches (evidence of value required for items of jewellery over £600)	£1,250
Musical instruments	£600
CDs, DVDs, video and audio cassettes, records, cartridges and computer games	£600
Computer accessories	£150
Damage caused by an emotional support animal	£1,000
Contact lenses (maximum of two claims in any period of insurance)	£150
Sports equipment	£1,000
Clothing (single article limit)	£350
Accidental loss of contents	£250
<b>Cover Section 1 Additional benefits</b>	
Contents temporarily away from the term time address (following forcible and violent entry)	£500
Theft of contents whilst in transit at the beginning or end of term	£500 per bag
Money	£50
Credit/debit card (maximum payable in the period of insurance)	£500
Frozen and chilled food (maximum payable in the period of insurance)	£75
Replacement locks and keys (maximum payable in the period of insurance)	£350

(Additional benefits on next page)

## 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**  
You can talk to us about a claim on **0800 923 4042**.

<b>Cover Section 1 Additional benefits</b>		<b>Sum insured</b>
Designated halls of residence utility and communal areas	Theft following forcible and violent entry	£1,250
	Theft without forcible and violent entry	£250
	Loss or damage resulting from fire or flood	£1,250
	Clothing damage by faulty laundry equipment	£300
Rented household goods (maximum payable in the period of insurance)		£1,250
Tenant's liability (maximum payable in the period of insurance)		£5,000
College and University property on loan		£500
College and University library books		£250
Liability for public service equipment		£150
Personal liability		£1,000,000
Mobile phone (theft following forcible and violent entry)		£750
Accidental death or permanent total disablement of parent or guardian		£5,000
Permanent total disablement caused by fire or as a result of violence		up to £50,000
Permanent total disablement as a result of accidental bodily injury		up to £10,000

### **Cover Section 2 Portable computer equipment in the term time address**

Portable computer equipment	£2,000
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### **Cover Section 5 Accidental damage to contents in the term time address**

Contents	£6,000
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### **Cover Section 8 Theft of bicycles from the term time address**

Bicycles	£350
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**The policy excess is the amount you will have to pay for each claim**

### **Excesses**

Contents	£25
Bicycles	£25
Portable computer equipment	£50
Money and credit cards	£25
Frozen food	£10
Liabilities and Personal accident benefits	£25

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## What's covered

The following endorsements apply to your policy.

### Endorsement 1 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

We will not pay for:

- i. Any costs where the **student accommodation provider** has not accepted liability.
- ii. We will deduct the **excess** shown on **your certificate of insurance** in respect of each claim.
- iii. We will not pay more in total than the **sum insured** on your **certificate of insurance**.

#### Definitions

##### Accidental Loss

Unintentional misplacement of an item or items from the **term time address** or secure parcel storage designated by the **student accommodation provider**, meaning that the **insured person** is permanently deprived of its or their use.

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You can talk to us about a claim on **0800 923 4042**.

## What's not covered

The following cover sections do not apply to your policy.

### Cover Section 3 Contents outside the term time address

No cover £0

### Cover Section 4 Portable computer equipment in college and university buildings

No cover £0

### Cover Section 6 Accidental damage to portable computer equipment in the term time address

No cover £0

### Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

No cover £0

### Cover Section 9 Theft of bicycles from the term time address or from university or college

No cover £0

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