

Group Contents Insurance Policy

Certificate of Insurance

Policyholder: Loughborough University

Policy number: HH1181

Period of insurance: 1st August 2023 to 31st July 2024



What's covered

Cover sections 1, 2, 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:

Cover Section 1 Contents and tenant's liability	Sum insured
Total contents cover	£10,000
Disabled students contents cover	£11,000
Single article limit (unless outlined separately)	£1,250
Total computer equipment (e.g. desktop computers, monitors)	£2,500
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	£1,000
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
Emergency accommodation	£350
Emergency clothing	£200

Cover Section 1 Additional benefits

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	£100
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 or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**
You can talk to us about a claim on **0800 923 4042**.

Cover Section 1 Additional benefits		Sum insured
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 including accidental damage (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	£2,500
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Cover Section 8 Theft of bicycles from the term time address

Bicycles	£500
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The policy excess is the amount you will have to pay for each claim

Excesses

Contents	£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.

What is covered

We will pay up to the amount shown on the **certificate of insurance** if the **term time address** becomes uninhabitable following loss or damage by fire, flood, theft or attempted theft.

There is no **excess** for this cover.

What is not covered

We will not pay for:

- i. Any costs the **insured person** or **student accommodation provider** agrees to pay without **our** written permission..
- ii. Any costs encountered where there were other insurances in place to cover this loss.

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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 5 Accidental damage to contents in the term time address

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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