

Block accommodation policy for university accommodation providers



Welcome to Endsleigh

Thank you for choosing Endsleigh for your block accommodation insurance.

This policy document gives you the details of your **cover** and it should be read along with your **certificate of insurance** and any **endorsements** as one single contract.

If you need to make a claim, **our** team is always here to help. In the **event** of a claim, please contact **us** as soon as possible on 0800 923 4042 so **we** can tell you what you need to do next to help resolve your claim. Please refer to 'How **we** settle claims' at the end of each section for further details.

If you have any questions about your **cover** or would like to discuss any other insurance needs, please feel free to contact us at [www.endsleigh.co.uk/contact us](http://www.endsleigh.co.uk/contact-us) or call us on **0333 234 1552**.

Your **Endsleigh block accommodation insurance policy, certificate of insurance** and any **endorsements** are legal documents - please keep them safe.

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Our commitment to you

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your **Endsleigh block accommodation insurance policy**.

If you are unhappy with any aspect of **our** service, please contact us:

write to: Customer Experience Department
Endsleigh Insurance Services Limited
Shurdington Road
Cheltenham
Gloucestershire
GL51 4UE

telephone: 0800 085 8698

Full details of **our** complaints procedures can be found on **our** website at www.endsleigh.co.uk/site-info/complaints/

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:

write to: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

telephone: 0800 023 4567

email: complaint.info@financial-ombudsman.org.uk

Contacting the Ombudsman will not affect your right to take legal action against us.

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if **we** are unable to meet **our** obligations to you. This applies to all parts of the policy except where specifically overridden. Further information is available at www.fscs.org.uk or by contacting FSCS directly on 0800 678 1100.

How to read the Endsleigh block accommodation insurance policy

This is the Endsleigh block accommodation insurance policy.

Your cover

Please read your **Endsleigh block accommodation insurance policy** carefully to ensure that the **cover** meets your requirements and that the details are correct, noting any limitations or exclusions which apply. **Cover** applies throughout the **United Kingdom** except where **we** state otherwise in the **Endsleigh block accommodation insurance policy**. **We** have designed the **Endsleigh block accommodation insurance policy** booklet to help you understand the **cover** provided. On many pages, to assist you, **we** have divided the text under the following headings:

“What is covered”

This gives information on the **cover** provided.



How to read the Endsleigh block accommodation insurance policy

“What is not covered”

This text is printed opposite “What is covered” to draw your attention to what is not covered.

“What is the most we will pay”

This text is also printed opposite “What is covered” and indicates the maximum amount we will pay for the cover described.

Sections of the Endsleigh block accommodation insurance policy which apply to you

The sections which apply to you are shown on the **certificate of insurance** issued to the insured.

Endsleigh block accommodation insurance policy - our contract with you

This **Endsleigh block accommodation insurance policy** evidences the contract the **policyholder** has made with us. **We cover the insured person** during the **period of insurance** in accordance

With the terms set out in the **Endsleigh block accommodation insurance policy** in return for payment of the premium made by the **policyholder** on behalf of the **insured** .

The **Endsleigh block accommodation insurance policy** wording and **certificate of insurance** are all part of this policy and should be read together. They show which sections of the policy are in force and contain details of the **cover**. All the documents should be read carefully, paying particular attention to the general exclusions and general conditions which apply to the whole policy.

The **Endsleigh block accommodation insurance policy** sets out all the circumstances in which an **insured person** can make a claim.

No promotional material or advice booklets form part of the policy.

Law applicable to your Endsleigh block accommodation insurance policy

Your policy is governed by the law that applies to where you reside in the **United Kingdom**. If there is a disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate with you in English.

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning wherever they appear and will always be shown in bold.

Audio/visual entertainment equipment

Radios, tuners, cassette players, compact disc players, mini disc players, record decks, amplifiers, speakers, music centres, mp3/mp4 players (but not the music downloaded and/or stored within them) and any audio equipment intended for portable use.

Certificate of insurance

The document provided to each **insured person** summarising the sums insured and **single article limits**.

College

A recognised educational establishment of further or higher learning within the **United Kingdom**.

College buildings

The communal buildings within the boundaries of the **college** and any other accommodation buildings provided by the **student accommodation provider** to which the

student has authorised access.

College term

The periods of full **college** academic activity as published by the **college**.

Computer accessories

Microphones, speakers purchased independently from a pc package, removable drives, web cams, joysticks, joy pads or any other games hardware.

Communal area

Common room, shared living room, kitchen or bathroom within the **designated student residence**.

Contents

All goods, clothing and personal effects belonging to the **insured person** or for which the **insured person** is legally responsible under a written agreement (not including



Definitions

any item excluded under any accommodation contract) making the **insured person** responsible for insuring them other than **money**, keys, **mobile phones** (refer to Section 1 additional benefits), any **portable computer equipment** or any item specifically excluded by this policy.

Course

A recognised **course** of further or higher education at a recognised **college** where the **insured person** attends on a full time basis during the academic year occurring during the **period of insurance** and where completion is essential to achieve a recognised qualification.

Cover

Refers to those sections of the **Endsleigh block accommodation insurance policy** which are operative and any additional limitations, requirements or excesses that apply, all of which are shown on the **certificate of insurance**.

Designated student residence

Hall of residence or other accommodation for students managed by the **student accommodation provider** within which the **term time address** is situated.

Endorsement

A change to the details which form part of the **Endsleigh block accommodation insurance policy**.

Endsleigh block accommodation insurance policy

This comprises the **Endsleigh block accommodation policy** wording, **certificate of insurance** and **endorsements**.

Excess

The first amount payable by the **insured person** for any one incident under each section of the **Endsleigh block accommodation insurance policy** and which is deducted from the claim settlement to the **insured person**.

Event

Any one occurrence or series of occurrences arising out of or attributable to one source or original cause.

Forcible and violent entry

That which is evidenced by visible damage to the fabric of the building at the point of entry. Insured **event** – the **event** resulting in loss or damage to property listed under “**cover for the contents of the insured person**”.

Insured person(s)

Each person living in the **term time address** for whom a premium has been paid.

Mobile phone

Mobile or smartphone belonging to the **insured person**, where the primary function is to make or receive calls and which uses a sim card supplied in the **United Kingdom**.

Money

The following items all belonging to the **insured person**:

- ▶ coins or bank notes in current circulation
- ▶ cheques, travellers' cheques, bankers' drafts, postal or **money orders**
- ▶ gift cards or tokens, reward vouchers, unused current postage stamps
- ▶ savings stamps, saving certificates or premium bonds
- ▶ telephone cards, current travel or other tickets

Period of insurance

The period starting and ending on those dates shown in the **certificate of insurance**.

Permanent home address

The home of the parent or legal guardian of the **insured person** in the **United Kingdom**.

Permanent total disablement

Disablement which will entirely prevent the **insured person** from engaging in any occupation of any and every type and description for the remainder of the life of the **insured person** without hope of recovery.

Photographic equipment

- ▶ cameras, camcorders and video recording equipment
- ▶ binoculars and telescopes
- ▶ developing, editing and associated visual equipment
- ▶ accessories associated with any of the above

Policyholder

The **student accommodation provider** named on the **certificate of insurance**.

Portable computer equipment

Any computer equipment which is or can be battery powered, including laptops, ipads, palmtops, portable printers, personal digital assistants (PDAs) and items of a similar nature.

Replacement value

The cost of replacing items with new ones, except clothing and household linen, rented goods and **college** property on loan where a deduction will be made for wear and tear.

Resident

Staying overnight in the **term time address**.

Single article limit

The limit which applies to any individual item or stated group of items insured by the policy.

Student accommodation provider

The university, university **college**, **college**, company or private individual that manages the letting, maintenance and security of the **designated student residence**.

Sum insured

The maximum amount payable for each **cover** section or item insured specified in the **Endsleigh block accommodation policy** wording or **certificate of insurance**.



Definitions

Term time address

The room or rooms occupied by the **insured person** during the **college term**.

Unattended

Where the **insured person** has left their items and not taken reasonable precautions to keep their items safe. Examples when **we** may consider the items to have been left **unattended** are listed below:

- ▶ Knowingly leaving your items out of your sight when you can't see them and other people can
- ▶ Knowingly leaving your items on a table in public where they are out of your arm's reach
- ▶ Leaving your items in your car when they are not concealed and locked away

We do not expect the **insured person** to leave their items **unattended**, even if they are concealed in their own carrier, a bag, handbag or briefcase.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Unoccupied

Where the **insured person** is not **resident** in the **term time address**.

Utility areas

Utility room, shower room, bathroom, kitchen or toilet area at the addresses shown on the **term time address**.

Vacation

Those periods between the end and beginning of the **college term**.

Valuables

- ▶ Any article of gold, silver or other precious metal, jewellery, pearls or gemstones
- ▶ Watches or clocks
- ▶ Furs
- ▶ Works of art, pictures or curios
- ▶ Collections of stamps, coins, bank notes or medals

Vehicles and craft

Any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes including their parts or accessories, tools and in-car audio equipment (but not domestic gardening equipment, battery operated golf trolleys or wheelchairs, battery or pedestrian operated models or toys).

We/us/our

The insurer shown on your **certificate of insurance** or Endsleigh insurance services limited acting on their behalf.

Section 1 - Contents & tenants liability

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for loss of or damage to the **contents** belonging to the **insured person** in the **term time address** as a direct result of the following insured events.

Theft or attempted theft

What is not covered

We will not pay the **excess** stated on the **certificate of insurance** for each and every claim.

We will not pay for any theft:

- if caused by deception
- from a parked motor vehicle, except as described in "additional benefits e) – transit at the beginning and end of a **college term**"
- when the **term time address** is **unoccupied** for any period of time and any ground floor accessible door or window to the **term time address** has been left open or unlocked

We would draw your attention to General conditions 3. Reasonable care which is to be found on page 26 of this **Endsleigh block accommodation insurance policy**



Section 1

What is covered

Fire, lightning, explosion, thunderbolt or earthquake

Smoke

Subsidence or heave of the site on which the **term time address** stands, or landslip or landslide

Storm or flood

Damage caused by water or oil leaking from any fixed appliance, pipe or tank

Riot, civil commotion, strike, labour and political disturbances

Damage caused by aircraft, animals or vehicles hitting the **term time address** or the buildings in which the **term time address** is situated

Damage caused by trees or branches, lamp posts or telegraph poles falling on the buildings in which the **term time address** is situated

Malicious damage

What is not covered

See General exclusions page 24

See General exclusions page 24

We will not pay for:

- i. damage caused by bedding down of new structures or settlement of newly made up ground
- ii. damage resulting from demolition or structural repairs or alterations to the **term time address**

See General exclusions page 24

We will not pay for damage:

- i. occurring when the **term time address** is not visited by the **insured person** or a fellow tenant for 30 consecutive days
- ii. to the appliance, pipe or tank from which the leakage has occurred

See General exclusions page 24

We will not pay for damage caused by domestic pets for which the **insured person** is responsible

See General exclusions page 24

We will not pay for malicious damage:

- i. unless the incident is reported to the police
- ii. occurring after the **term time address** has been left **unoccupied** for more than 30 days
- iii. caused by the **insured person** or any other person living at the **term time address**



Section 1 - Additional benefits

What is covered

e) **Transit at the beginning and end of a college term**

We will pay for loss of or damage to the **contents** belonging to the **insured person** by an insured **event** whilst in direct and undiverted transit for the sole purpose of moving between the **term time address** and the **permanent home address** at the beginning and end of each **college term**

f) **Money**

We will pay for loss of **money** by an insured **event** in the **term time address**

g) **Credit cards**

We will pay for the legal liability of the **insured person** following loss and subsequent unauthorised use of the **insured person's** credit, cheque or bank card issued to them in the **United Kingdom**

What is not covered

e) **We will not pay for:**

- i. theft of the **contents** belonging to the **insured person** from a motor vehicle
 - ▶ whilst left **unattended**, except whilst parked temporarily and not overnight to allow for a short break during the **course** of the journey between the **term time address** and the **permanent home address** at the beginning or end of the **college term**
 - ▶ whilst parked overnight between the hours of midnight and 6.00am
 - ▶ where the **contents** are not stored in a locked boot or locked glove compartment or concealed from sight in the locked luggage section of the vehicle
- ii. any amount greater than the limit shown on the certificate of insurance for any single carrying device and its contents
- iii. any loss occurring outside the **United Kingdom**

f) **We will not pay for:**

- i. any amount greater than the limit shown on the **certificate of insurance**
- ii. any loss by theft unless following **forcible and violent entry** to the **term time address**.

g) **We will not pay for:**

- i. any amount greater than the limit shown on the **certificate of insurance** during the **period of insurance**
- ii. any liability arising from the loss of the card unless reported immediately to the issuing authority and subject to all the terms and conditions attaching to the card having been complied with
- iii. the unauthorised use of a card arising after the issuing authority has been notified of the loss
- iv. any liability resulting for the loss or subsequent use outside the **United Kingdom**



Section 1 - Additional benefits

What is covered

- h) **Frozen food**
We will pay for loss of or damage to food in any fridge or deep freeze cabinet caused by a rise or fall in temperature arising from accidental power failure or contamination by any refrigerant fumes.
- i) **Replacement locks**
We will pay for the cost of replacing keys, swipe cards and locks to the **term time address** following damage resulting from theft or attempted theft.
- j) **Liability for rented household goods**
We will pay for sums which the **insured person** becomes legally liable to pay following loss or damage by an insured **event** to household goods (other than telephones and not including any item excluded under any accommodation contract) rented under the terms of a formal rental agreement while in the **term time address**

What is not covered

- h) **We will not pay:**
- i. any liability in of the limit shown on the **certificate of insurance** during the **period of insurance**
 - ii. loss or damage arising from the deliberate act of the power authority in withholding or restricting power, including strike, lockout or industrial dispute
 - iii. any loss or damage from a fridge or deep freeze cabinet not situated in the **term time address**, communal or utility area
 - iv. any claim where the fridge or deep freeze cabinet is more than 15 years old

- i) **We will not pay:**
- i. any amount greater than the limit shown on the **certificate of insurance** during the **period of insurance**
 - ii. any damage to external doors

- j) **We will not pay:**
- i. any loss unless the **insured person** is named as the party responsible for the rented goods on the rental agreement with the company concerned
 - ii. any claim amount greater than that stated on a “written down valuation” acceptable to **us** and supplied from the central accounts office of the rental company concerned
 - iii. any liability assumed by the **insured person** for any part of a third party’s contractual liability whether based upon contribution towards rent or otherwise
 - iv. any claim for rented household goods unless the **sum insured** under “**cover for the contents of the insured person**” is sufficient to include the full extent of liability to any rental company for all rented household goods
 - v. any amount greater than the limit shown on the **certificate of insurance** for any single item
 - vi. loss or damage to any items for which the **insured person** is responsible under the terms of a tenancy agreement



Section 1 - Additional benefits

What is covered

k) **Tenants liability**

We will pay for sums which the **insured person** becomes legally liable to pay following damage to landlords material property in the custody or control of the **insured person** and for which they are legally responsible under the terms of a formal tenancy agreement resulting from an **insured event**

l) **Liability for college library books and college property on loan**

We will pay for sums which the **insured person** becomes legally liable to pay following loss of or damage to **college** library books or **college** property on loan by an **insured event** while

- ▶ in the **term time address**
- ▶ in the **permanent home address**
- ▶ in the **college**
- ▶ in direct transit between the **term time address** and **permanent home address** at the beginning and end of each **college** term

m) **Liability for public service equipment**

We will pay for sums which the **insured person** becomes legally liable to pay following damage by an **insured event** to

- ▶ gas, electricity or water meters
- ▶ non-portable telephone equipment owned by and rented from the service provider in the **term time address**

What is not covered

k) **We will not pay for:**

- i. any amount greater than the limit shown on the **certificate of insurance** during the **period of insurance**
- ii. any accidental damage to landlords goods

l) **We will not pay for:**

- i. any amount greater than the limit shown on the **certificate of insurance** for **college** library books
- ii. any amount greater than the limit shown on the **certificate of insurance** for **college** property on loan
- iii. any claim which is not supported by a bill from the **student accommodation provider**
- iv. any loss or damage occurring outside the **United Kingdom**
- v. any loss or damage to any property or books which are left **unattended**

m) **We will not pay for:**

- i. any amount greater than the limit shown on the **certificate of insurance**
- ii. any loss or damage resulting from theft or caused by criminal persons unless following **forcible and violent entry**
- iii. **money** in meters or telephones
- iv. liability for **mobile phones**, their accessories or related costs
- v. any loss or damage where the **insured person** is not named on the rental agreement or bill from the company concerned



Section 1 - Additional benefits

What is covered

n) **Personal liability**

We will pay for sums which the **insured person** becomes legally liable to pay, including costs and expenses incurred with **our** consent in defence of a claim for damages as a result of

- ▶ accidental death or bodily injury to any person not being a member of the family or household of the **insured person** or residing with the **insured person**
- ▶ damage to property not belonging to or in the charge or control of the **insured person** or a member of their family happening in the **United Kingdom** during the **period of insurance**
- ▶ we will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by **us** in writing
- ▶ if the **insured person** dies, their legal personal representatives will have the protection of this **cover** for liability incurred by the **insured person**.

What is not covered

n) We will not pay for:

- i) any amount greater than the limit shown on the **certificate of insurance** in respect of any number of claims arising out of one **event**
- ii. any liability in respect of
 - ▶ accidental death or bodily injury to the **insured person** or any member of their family or any person who lives with or is employed by them
 - ▶ damage to property owned by or in the care or control of the **insured person** or any member of their family or any person who lives with or is employed by them
 - ▶ any trade, profession, business or employment
 - ▶ any contract which the **insured person** has entered into unless legal liability would have attached anyway
 - ▶ the ownership, possession or operation of:
 - **vehicles and craft**
 - any power operated lift
 - firearms, except shotguns or air guns used for sporting activity
 - ▶ the ownership or possession of:
 - horses while being used for hunting, racing or polo
 - pets which are not normally domesticated in the **United Kingdom**
 - a dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (muzzling) Regulations Northern Ireland 1991
 - animals other than horses or domestic pets
 - ▶ the ownership, occupation, possession or use of any land or building
 - ▶ any occurrence caused by or arising out of or contributed to by any tenancy, business, profession or occupation
 - ▶ the transmission of any communicable disease arising directly or indirectly by the **insured person** or any person living with them
 - ▶ any wilful, reckless or malicious act by the **insured person**
 - ▶ racing of any kind other than on foot



Section 1 - Additional benefits

What is covered

- o) **Accidental death or permanent total disablement of a supporting parent or guardian**
We will pay the **insured person £5,000** following accidental death or permanent total disablement of a parent or guardian on whom the **insured person** is financially dependent to complete their **course**, such death to arise solely from bodily injury by external violent and visible means during the **period of insurance**.

- p) **Personal accident and injury**
We will pay the **insured person** any appropriate benefit specified below should they sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the **period of insurance** within the **United Kingdom** which directly and independently of any other cause results in disablement as specified within 12 months of occurrence

What is not covered

See General exclusions page 24

- p) **We will not pay for:**
 - i. any injury or disablement arising out of or in any way connected with
 - ▶ aviation (other than travelling as a fare-paying passenger on a scheduled flight), ballooning, bungee jumping, deep sea diving (defined as diving to depths greater than 30 metres), gliding, hang gliding, jet skiing, micro light flying, motor rallying, parachuting, paragliding, parascending, professional sports of any kind, racing of any kind (other than on foot), tree climbing, solo sea sailing or winter sports
 - ▶ use of machinery
 - ▶ pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or deliberate actions which put the **insured person** at risk of death, injury or disablement unless in an attempt to save human life or because the **insured person's** life is in danger
 - ▶ any pre-existing physical defect or infirmity
 - ii. any claim where the **insured person** cannot supply a report from their own doctor or consultant at their own expense if required by **us**. **We** may require the **insured person** to be further medically examined by **our** doctor and the **insured person** will as often as required agree to medical examination at **our** expense.
 - iii. any amount greater than **£10,000** for any combination of part a – benefits c) and e)
 - iv. any accident or incident occurring outside the **United Kingdom**



Section 1 - Additional benefits

Personal accident and injury

Part A – benefits

- a) Permanent total disablement caused by fire in the **term time address** or as a result of visible violence by burglars

£50,000

- b) Permanent total disablement as a result of visible violence by criminal persons arising outside of the **term time address**

£50,000

- c) Permanent total disablement as a result of accidental bodily injury

£10,000

We will only pay benefits a), b) or c) when the disablement has lasted for 104 consecutive weeks and has been certified as lasting or likely to last indefinitely by a specialist. **We** may at **our** discretion pay all or part of the benefit before the expiry of the 104 week period

- d) Funeral costs

£500

- e) Permanent total loss by physical severance or permanent loss of use which is lasting or likely to last indefinitely of:

| | |
|-----------------------|---------------|
| Sight of both eyes | £5,000 |
| One arm | £3,750 |
| One leg | £3,500 |
| One hand | £3,000 |
| Hearing of both ears | £2,500 |
| One foot | £2,500 |
| Sight of one eye | £1,500 |
| One thumb | £1,250 |
| Hearing of one ear | £1,000 |
| One forefinger | £750 |
| One little finger | £500 |
| Ring or middle finger | £400 |
| Big toe | £250 |
| Any other toe | £150 |

- f) **Contents** damaged during an assault
Loss of use other than severance must last for two years before compensation is payable and, at that time, be lasting or likely to last indefinitely.

£150



Section 1 - Additional benefits

Personal accident and injury

Part B – benefits

- a) Subject to a claim being covered by Part A, we will also pay up to **£1,000** towards additional costs reasonably incurred by the **insured person** in undertaking a further year of study if they were prevented from taking examinations as a result of the accident.
- b) Subject to a claim being covered by Part A, we will reimburse rent which has been paid in advance and which is not otherwise recoverable, and where alternative accommodation expense has been incurred following an accident up to a maximum limit of **£500** and a minimum of 8 days evidenced medical incapacitation.

What is covered

- q) **Mobile phone theft**
Theft of a **mobile phone** belonging to the **insured person** in the **event** of theft of or malicious damage to a **mobile phone**, whilst in the **term time address**, we will replace with a **mobile phone** of the same or similar specification or value at **our** discretion

What is not covered

- q) **We** will not pay:
 - i. the first **£25** of each and every claim
 - ii. any amount greater than the limit shown on the **certificate of insurance**
 - iii. for any loss by theft unless following **forcible and violent entry**
 - iv. malicious damage caused by the **insured person** or any other person living at the **term time address**
 - v. for any unauthorised calls
 - vi. for any accidental damage
 - vii. for any claim for theft or malicious damage from any **communal area**



Section 1 - Additional benefits

How we settle claims for tenants liability, public service equipment and contents of the insured person in the term time address

What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively we may wish to pay in cash. Any cash payment will reflect our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **contents** covered under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

- i. We will not pay more than the total **sum insured** stated on the **certificate of insurance**
- ii. We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and **college** property on loan
- iii. We will not pay more than the value stated under 'What is not covered' in Additional benefits a)-q)
- iv. any amount greater than the limit shown on the **certificate of insurance** for any single item
- v. We will not pay more than the amount shown on the **certificate of insurance** for each of the following:
 - ▶ **audio/visual entertainment equipment**
 - ▶ **photographic equipment**
- vi. We will not pay any more than the amount shown on the **certificate of insurance** for each of the following groups of items:
 - ▶ **valuables**
 - ▶ musical instruments
 - ▶ CDs, DVDs, video and audio cassettes, mini discs, records, cartridges, CD ROMs, DVD ROMS, and computer games
- vii. We will not pay more than the amount shown on the **certificate of insurance** for each of the following groups of items:
 - ▶ **mobile phone**
 - ▶ any single article of clothing
 - ▶ **computer accessories**
- viii. We will not pay more than the amount shown on the **certificate of insurance** in total for any rented household goods in any one **period of insurance**



Section 2 - Computer equipment in the term time address

The certificate of insurance will show whether cover applies under this section and the sum insured applicable

What is covered

We will pay for loss of or damage to **portable computer equipment** belonging to the **insured person** by any of the insured **events** whilst in the **term time address** during **college** term and during **vacation** when the **term time address** is occupied by the **insured person**.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any costs following rebuilding of software data
- ii. for compact disc programmes
- iv. for any software or software manuals
- v. for any **photographic equipment** or **audio/visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories**
- vi. any claim unless evidence that the **insured person** owns the **portable computer equipment** can be provided

How we settle claim for portable computer equipment in the term time address

What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively we may wish to pay in cash. any cash payment will reflect our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the total **sum insured** stated on the **certificate of insurance**.



Section 3 - Contents outside the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for loss of or damage to any items defined as **contents** belonging to the **insured person** as a direct result of the insured **events** shown under Section 1 – **cover** for the **contents** of the **insured person** in the **term time address** (not additional benefits) or accidental damage or loss whilst in or away from the **term time address** occurring in the **United Kingdom** and for up to 30 days anywhere in the world.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any property not belonging to the **insured person** or for which the **insured person** is not legally liable
- iii. theft from a parked motor vehicle, except as described in “section 1 – **cover** for the **contents** of the **insured person** in the **term time address** - additional benefits e) transit at the beginning and end of a **college term**”
- iv. loss of or damage to the **insured contents** if left **unattended** at any time in a place which has public access
- v. for any loss of the following:
 - ▶ loss of or damage to sports equipment or sports clothing whilst in use
 - ▶ breakage of skins and strings or scratching, bruising or denting of musical instruments
 - ▶ breakage of glass (other than lenses) or items of a brittle nature (other than jewellery), scratching or denting
 - ▶ damage to guns by internal explosion
 - ▶ **money**
 - ▶ loss or damage to any item not defined as **contents**
- vi. We will not pay more than the amount shown on the **certificate of insurance** for any claim for jewellery unless a receipt or valuation can be provided for that item (see General conditions 7. Evidence of value page 26)
- vii. bicycles and their accessories
- viii. dentures
- ix. **mobile phone**
- x. **vehicles and craft**
- xi. **portable computer equipment** and portable electrical items
- xii. we will not pay more than the amount shown on the **certificate of insurance** for any claim for contact lenses. **cover** is limited to no more than 2 claims in any **period of insurance**



Section 3

How we settle claims for portable computer equipment in the term time address

What is covered

We will decide whether to repair or replace the damaged/lost items, alternatively we may wish to pay in cash. Any cash payment will reflect our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for non electrical items **covered** under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

- i. We will not pay more than the total **sum insured** for accidental loss of or damage to non electrical items taken outside the **term time address** or **our** replacement cost for the loss or damage, whichever is the lower amount
- ii. We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and **college** property on loan
- iii. We will not pay more than the amount shown on the **certificate of insurance** for any single article



Section 4 - Portable computer equipment and portable electrical items taken outside the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for loss of or damage to **portable computer equipment** and portable electrical items belonging to the **insured person** as a direct result of the insured **events** shown under Section 1 – **cover** for the **contents** belonging to the **insured person** in the **term time address** (not additional benefits) or accidental damage or loss whilst in or away the **term time address** occurring in the **United Kingdom** and for up to 30 days anywhere in the world.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any **portable computer equipment** or portable electrical item not belonging to the **insured person** or for which the **insured person** is not legally liable
- iii. theft from a parked motor vehicle
- iv. loss of or damage to the **insured portable computer equipment** or portable electrical items if left **unattended** at any time in a place which has public access
- v. for any costs following rebuilding of software data
- vi. for compact disc programmes
- vii. for any software or software manuals
- viii. any claim unless evidence that the **insured person** owns the **portable computer equipment** or portable electrical items can be provided
- ix. theft of **portable computer equipment** or portable electrical items from anywhere other than the **term time address** or **permanent home address** unless following **forcible and violent entry**
- x. **mobile phones**



Section 4

How we settle claims for portable computer equipment and portable electrical items taken outside the term time address

What is covered

We will decide whether to repair or replace the damaged/lost items, alternatively we may wish to pay in cash. Any cash payment will reflect our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **portable computer equipment** and portable electrical items **covered** under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is not covered

We will not pay more:

- i. than the total **sum insured** for **portable computer equipment** and portable electrical items taken outside the **term time address** or **our** replacement cost for the loss or damage, whichever is the lower amount
- ii. than the amount shown on the **certificate of insurance** for any single article

Section 5 - Accidental damage to contents

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for accidental damage to **contents** belonging to the **insured person** or for which the **insured person** is legally liable (other than landlords' goods which are not fixtures and fittings) whilst in the **term time address** during **college** term and during **vacation** when the **term time address** is occupied by the **insured person**.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any property not belonging to the **insured person** or for which the **insured person** is not legally liable
- iii. for any of the following:
 - ▶ breakage of skins and strings or scratching, bruising or denting of musical instruments
 - ▶ breakage of glass (other than lenses) or article of a brittle nature (other than jewellery), scratching or denting
 - ▶ damage to guns by internal explosion
 - ▶ loss or damage to any item not identified as **contents**
 - ▶ accidental damage to landlords goods
 - ▶ damage to portable dvd players, portable cd and mini disc players, mp3/mp4 players, dvds, cds and mini discs



Section 5

How we settle claims for accidental damage to contents in the term time address

What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively we may wish to pay in cash. Any cash payment will reflect our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **contents covered** under this section from the date of payment of any claim, unless we have given you written notice to the contrary before payment.

What is the most we will pay?

- i. We will not pay more than the total **sum insured** for accidental damage to **contents** in the **term time address** stated on the **certificate of insurance**
- ii. We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented goods and **college** property on loan
- iii. We will not pay more than the amount shown on the **certificate of insurance** for any single article
- iv. We will not pay more than the amount shown on the **certificate of insurance** for each of the following:
 - ▶ **audio/visual entertainment equipment** (excluding cd players, mini disc players and mp3/mp4 players)
 - ▶ **photographic equipment**
- v. We will not pay more than the amount shown on the **certificate of insurance** for each of the following groups of items:
 - ▶ **valuables**
 - ▶ musical instruments
 - ▶ CDs, DVDs, video and audio cassettes, mini discs, records, cartridges, CD ROMs, DVD ROMs and computer games
- vi. We will not pay more than the amount shown on the **certificate of insurance** for each of the following groups of items:
 - ▶ any single article of clothing
 - ▶ **computer accessories**



Section 6 - Accidental damage to portable computer equipment

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for accidental damage to **portable computer equipment** belonging to the **insured person** whilst in the **term time address** during **college term** and during **vacation** when the **term time address** is occupied by the **insured person**.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any **portable computer equipment** not belonging to the **insured person**
- iii. for any costs following rebuilding of software data
- iv. for compact disc programmes
- v. for any software or software manuals
- vi. for any **photographic equipment** or **audio/visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories**
- vii. any claim unless evidence that the **insured person** owns the **portable computer equipment** can be provided

How we settle claims for accidental damage to portable computer equipment in the term time address

What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively we may wish to pay in cash. Any cash payment will reflect **our** view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the total **sum insured** stated on the **certificate of insurance**



Section 7 - Accidental damage to portable computer equipment in the term time address and college buildings

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable

What is covered

We will pay for accidental damage to **portable computer equipment** belonging to the **insured person** whilst in the **term time address** and **college buildings** during **college term** and during **vacation** when the **term time address** is occupied by the **insured person**.

What is not covered

We will not pay:

- i. the **excess** stated on the **certificate of insurance** for each and every claim
- ii. for any **portable computer equipment** not belonging to the **insured person**
- iii. for any costs following rebuilding of software data
- iv. for compact disc programmes
- v. for any software or software manuals
- vi. for any **photographic equipment** or **audio/visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories**

How we settle claims for accidental damage to portable computer equipment in the term time address and college buildings

What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively we may wish to pay in cash. Any cash payment will reflect **our** view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. We will automatically reinstate the **sum insured** for **portable computer equipment covered** under this section from the date of payment of any claim, unless we have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the total **sum insured** stated on the **certificate of insurance**.



Important information

General exclusions

These exclusions apply to the whole policy

We will not pay for the following:

- ▶ any reduction in the value of the insured property following repair, reinstatement or replacement
- ▶ any losses or costs that are not directly associated with the incident that caused the claim, unless specifically stated in this policy
- ▶ any accident or incident that happens outside any **period of insurance** that is covered by the policy
- ▶ 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
- ▶ loss of or damage to any property more specifically covered by any other insurance or where there is other insurance covering the same loss or liability
- ▶ loss or damage to any items used in connection with any business, trade or profession
- ▶ any legal liability arising from any business trade or profession
- ▶ any claim arising from:

- deliberate, reckless 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
- computer viruses
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
- war, revolution or any similar **event**
- pollution or contamination which was:
 - the result of a deliberate act
 - expected and not the result of a sudden, unexpected and identifiable incident

- ▶ any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination
- ▶ **vehicles and craft**
- ▶ pedal cycles and their accessories
- ▶ dentures
- ▶ 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 or animals
- ▶ the operation of any item contrary to the manufacturer's instructions



Important information

General conditions

These conditions apply to the whole policy

1. Duty of the insured person

On discovery of any **event** which may give rise to a claim, the **insured person** must without delay

- a) tell us about any insurance related incidents of loss, damage (such as fire or water damage, theft or an accident) or liability as soon as possible whether or not they give rise to a claim. The **insured person** must give **us** all the information and help **we** may need.
- b) report any loss, theft, attempted theft or malicious damage to the police immediately or as soon as is reasonably possible
- c) supply free of expense to **us** all such proofs, information and other evidence relating to the claim as **we** may require

We cannot consider any claim unless notified to **us** in accordance with the terms of this condition

2. Claims procedure

- a) Every letter, claim, writ, summons and process must be forwarded to **us** immediately on receipt. Written notice must also be given to **us** immediately the **insured person** has knowledge of any prosecution or inquest in connection with any **event** for which there may be liability under this policy. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **insured person** without **our** written consent
- b) **We** shall be entitled to take over and conduct in the name of the **insured person** the defence or settlement of any claim or to prosecute in the name of the **insured person** for **our** own benefit any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim. The **insured person** must give all assistance as **we** may reasonably require
- c) **We** will be entitled at any time in **our** name or the name of the **insured person** to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and the **insured person** will give **us** all information and assistance **we** may reasonably require. Upon payment of any claim under this policy (other than for repair) any part of the property insured in respect of which payment is made will belong to us subject to the right of the **insured person** to reclaim it upon repayment to **us** of the amount paid
- d) **We** are entitled in the **event** of any loss or damage to property to enter the building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable, manner and this policy shall be proof of leave and licence for such purpose. No property may be abandoned to **us**
- e) In the **event** of a claim being made, arising out of one incident which falls under more than one **cover** section, the highest **excess** shall apply to the whole claim
- f) All claims must be reported to **us**, together with any supporting evidence **we** may require, within 40 days of the incident occurring



Important information

General conditions

These conditions apply to the whole policy

3. Reasonable care

The **insured person** must at all times:

- a) take all reasonable steps to prevent accident, loss and damage.
- b) ensure that external doors and accessible windows to the **term time address** are operative whenever the **term time address** is **unoccupied**
- c) maintain all property insured in a sound condition and allow **us** to have at all times reasonable access to it.

4. Cancellation clause

We may cancel this policy where there is a valid reason for doing so by giving the **policyholder** seven days' notice in writing to their last known address. **We** will refund any premium which may be due in accordance with the terms of this condition. Valid reasons may include but are not limited to:

- ▶ a change of risk under this policy which **we** are unable to insure;
- ▶ where the **policyholder** or **insured person** fails to respond to requests from **us** for further information or documentation;
- ▶ where the **policyholder** or **insured person** have given incorrect information and fail to provide clarification when requested;
- ▶ where the **policyholder** or **insured person** breach any of the terms and conditions which apply to this policy;
- ▶ the use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by the **policyholder**, an **insured person** or any person acting on their behalf.
- ▶ if **we** cancel this policy **we** will return a proportionate refund of the premium that has been paid in respect of the period of **cover** left unused, unless a claim, or an incident likely to give rise to a claim, has occurred.

5. Arbitration

If any difference arises as to the amount being paid under this policy (liability being otherwise admitted) such difference will be referred to an arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this condition to be referred to arbitration the making of any award shall be a condition precedent to any right of action against **us**.

6. Fraudulent claims

If any claim under this policy is in any respect fraudulent or misrepresented in amount or if any fraudulent means or device is used by the **insured person** or by any person acting on behalf of the **insured person** to obtain any benefit under this policy, **we** will not pay any part of the claim and all **cover** provided by this policy will be forfeited.

7. Evidence of value

For any individual item of jewellery valued at more than **£600**, the **insured person** will be required to provide evidence of value in the **event** of loss or damage to that item. Acceptable evidence of value may be in the form of:

- (a) the original purchase receipt, or
- (b) a written valuation dated no more than five years old

Failure to produce adequate evidence of value may affect the **insured person's** ability to claim for loss or damage to the item(s).



How to claim

Your claim will be handled by Endsleigh, your insurer, or another agent acting on behalf of the Insurer. Claims contact information is included in your policy welcome documents and on our website endsleigh.co.uk/claim-centre

1. To make a claim, the **insured person** should:
 - a) ring Endsleigh on the telephone number above.
 - b) send **us** any:
 - ▶ receipts, bills, valuations or repair estimates as appropriate for all claims for loss or damage
 - ▶ full details of any accident or injury and early prognosis for personal accident claims.
 - c) give full details within 40 days of the incident together with any supporting evidence **we** may require.

All claims for theft or loss must be reported to the police.

2. Some of the **cover** (for example personal liability) is provided to **cover** the **insured person** against claims made by others. If the insured person is held responsible for loss, damage or injury it is essential that they:
 - a) tell us immediately and provide details in writing as soon as possible
 - b) send **us** immediately any correspondence writ summons or other legal documents served on them. The **insured person** must not admit liability or reply to any correspondence without **our** authority. **We** will then deal with all matters relating to that claim on behalf of the insured person.
3. In some cases **we** may arrange either for a member of **our** staff or an independent chartered loss adjuster to discuss the claim with the **insured person**. This is not always necessary but when it is **we** will advise the **insured person** of the name and address of the loss adjuster and monitor progress of the claim.



Important information

About your insurers

Your insurer details

Your Endsleigh block accommodation insurance is underwritten by **Zurich Insurance plc.**

A public limited company incorporated in Ireland. Registration **No. 13460**

Registered office: Zurich House,
Ballsbridge Park
Dublin 4
Ireland
UK

Branch registered in England and Wales Registration No. BR7985

UK branch head office: The Zurich Centre
3000 Parkway
Whiteley
Fareham
Hampshire
PO15 7JZ

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of **our** regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website

www.fca.org.uk or by contacting them on **0800 111 6768**. Our Firm Reference Number is **203093/**

Risk transfer

Endsleigh acts as an agent for the insurer for the collection and refund of premiums and the payment of claims. This means that premiums are treated as being received by the insurer when cleared funds are received by Endsleigh and that any premium refunds of claims monies are treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and Endsleigh will tell you if this is the case.

Data protection

Full details can be found within **our** privacy policy which you can find at **endsleigh.co.uk/privacy**
Endsleigh is committed to being transparent about how **we** handle your data and protect your privacy.

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.