

# **Group Contents Insurance Policy**

# **Certificate of Insurance**

Policyholder: UPP Nottingham Ltd

Policy number: HH1109c

**Period of insurance:** 1st September 2024 to 31st August 2025



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 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  | £7,000      |
| Disabled students contents cover  | £8,000      |
| 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  | £1,250      |
| Valuables including jewellery & watches (evidence of value required for items of jewellery over £600)                         | £1,000      |
| 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  | £1,250      |
| Clothing (single article limit)   | £350        |
|   |             |

### 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

| Cover Section 1 Ac  | Iditional benefits   | Sum insured   |
|---|--|---------------|
| Contents temporarily awa  | ay 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          |
|   | Theft following forcible and violent entry                           | £1,000        |
| Designated halls of residence utility and                               | Theft without forcible and violent entry                             | £250          |
| communal areas  | Loss or damage resulting from fire or flood                          | £500          |
|   | 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                                 |  | £750          |
| College and University library books                                    |  | £500          |
| Liability for public service equipment                                  |  | £150          |
| Personal liability  |  | £1,000,000    |
| Mobile phone (theft following forcible and violent entry)               |  | £750          |
| Accidental death or perm  | nanent total disablement of parent or guardian                       | £5,000        |
| Permanent total disablen  | nent caused by fire or as a result of violence                       | up to £50,000 |
| Permanent total disablen  | nent as a result of accidental bodily injury                         | up to £10,000 |
| Accidental loss of conter   | nts (see endorsement 2)  | £250          |

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

Portable computer equipment £2,500

# **Cover Section 8 Theft of bicycles from the term time address**

Bicycles £300

#### 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

#### **E**xcesses

| The policy excess is the amount you will have to pay for each claim |     |
|---|-----|
| Contents  | £25 |
| Portable computer equipment   | £50 |
| Money and credit cards  | £25 |
| Frozen food   | £10 |
| Liabilities and personal accident benefits                          | £25 |
| Bicycles  | £25 |

# 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

#### **Endorsement 2 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.

#### 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

#### What's not covered

No cover

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 £0 No cover Cover Section 5 Accidental damage to contents in the term time address £0 No cover 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

Endsleigh Insurance Services Limited (Company No. 856706) (FRN 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom. This can be checked on the Financial Services Register by visiting <a href="register.fca.org.uk">register.fca.org.uk</a>. Endsleigh Insurance Services Limited is part of the Howden Group.

Underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire P015 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

6 of 6 V1.2\_05.24

£0