

# Certificate of insurance

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**University of Southampton**

**Policy number:** HH1679

**Policy date:** 1st September 2021 to 31st August 2022



Protecting your every step.

**You must**, at all times, take steps to prevent accidents, loss and damage.

## Key benefits – what's covered?

Your items are covered inside your accommodation, university and student union buildings against fire, flood, theft, accidental damage and all other perils listed in your policy wording up to the following amounts:

Core room cover	Limit
Total student room contents cover	£7,000
Disabled students room contents cover	£9,000
Single article limit (unless outlined separately)	£1,500
Desktop computer equipment	£2,500
Portable computer equipment (laptops and tablets)	£2,500
Computer accessories	£150
Mobile phone (forced entry only)	£1,000
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500
Computer games, CDs, DVDs, videos & records	£1,500
Photographic equipment	£1,500
Sports equipment	£1,500
Musical instruments	£1,500
Clothing (single article limit)	£1,000
Valuables including jewellery & watches	£1,500
Personal money (forced entry only)	£100
Credit/debit card fraud (forced entry only)	£500
University property on loan	£750
Library books	£750
Rented household goods	£1,500
Contact lenses	£150

(Additional benefits on next page)

## Key exclusions – what's not covered:

- Laptops/other gadgets outside university and accommodation buildings
- Musical instruments outside university and accommodation buildings
- Mobile phones outside the room
- Any other items taken outside university and accommodation buildings



<b>Additional benefits</b>	<b>Limit</b>
Insured risks against student's contents whilst in direct transit between their home and term time address	£7,000
All risks extension for personal possessions, when travelling to and from campus, and in transit between University of Southampton locations	£1,000
Cover in University and Student Union Buildings	£1,000
Loss, Damage and Theft from Halls of Residence communal area without forcible and violent entry	£1,000
Theft from any other property outside policy terms (following forcible and violent entry)	£1,000
Theft from University designated storage areas during vacations following forcible and violent entry	£7,000
Clothing damage by faulty laundry equipment	£350
Food spoilage (loss of food from fridge/freezers)	£100
Replacement locks and keys (following damage resulting from burglary)	£500
Personal accident cover	£50,000
Permanent total disablement as a result of an accident	£50,000
Accidental death of supporting parent or guardian	£15,000
Bike cover	£500
Loss of keys	£500
Additional costs for re-sits or replacing course work and materials following loss or destruction	£1,000
Unprovoked physical assault	£200

<b>Liabilities</b>	<b>Limit</b>
Tenants liability cover	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Accidental loss of contents	£250
Personal liability	£1m

<b>Excesses</b>	<b>Limit</b>
(the first amount you will have to pay for each and every claim):	
Room contents, money, credit cards, personal liability and personal accident.	£25
Laptops and tablets	£50
Frozen food	£0

## How to make a claim:

Visit: [endsleigh.co.uk/claim-centre](https://endsleigh.co.uk/claim-centre) to register your claim online, or call us on **0800 923 4042**.

Visit [endsleigh.co.uk/reviewcover](https://endsleigh.co.uk/reviewcover) to view your full policy details. You can extend your cover online or call us on **0330 3030 280**.

## **Bike cover - theft only from designated cycle storage on campus**

### **What is covered:**

Theft from a designated cycle storage on campus occurring within the United Kingdom to Bicycles (including fixed Bicycle Accessories) belonging to the Insured Person.

### **What is not covered:**

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance.
- ▶ Damage or accidental loss.
- ▶ Theft, unless stored in an officially designated cycle storage on College campus.
- ▶ Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).
- ▶ Theft or damage to tyres unless the Bicycle is lost or damaged at the same time.
- ▶ Battery Powered Bikes (E-Bikes)

## Unprovoked physical assault

### What is covered:

We will pay the Insured Person up to £150 in any one Period of Insurance in respect of costs necessarily incurred by the Insured Person as a direct result of a criminal assault resulting in bodily injury.

### What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance for Assault after deduction of the Excess in any Period of Insurance.
- ▶ Any incident not notified to the police within 24 hours and recorded as a Unprovoked Physical Assault.
- ▶ Any incident occurring outside of the United Kingdom.

## 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?

- ▶ Any costs where the Accommodation Provider has not accepted liability
- ▶ We will deduct the Excess shown on Your Certificate of Insurance in respect of each claim.
- ▶ We will not pay more in total than the Sum Insured on your Certificate of Insurance or the limits shown on the Certificate of Insurance.

## Loss of keys

- ▶ What is covered
- ▶ We will pay the Insured Person up to the sum insured on the certificate of insurance, in any one period of insurance, for replacement of locks and keys following loss or theft of your accommodation keys.
- ▶ What is not covered:
- ▶ We will not pay for:
  - ▶ • The excess shown on your certificate of insurance
  - ▶ • The cost of replacing any damaged keys or locks.
  - ▶ • The maximum amount payable is £500 during the period of insurance.
  - ▶ • Keys will not be considered irrecoverable until lost for at least 3 days.
  - ▶ • Wear and tear and/or general maintenance of keys or locks.
  - ▶ • Keys which are lost or stolen from someone other than you.
  - ▶ • Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.
  - ▶ • The Insured Person must notify Streetwise Lettings of any loss within 3 days.
  - ▶ • Any insured event not reported to us within 30 days.

## How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information.

Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

- i. When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and
- ii. So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

**Endsleigh will not process your personal information for marketing purposes without your consent.**

### To find out more:

To find out more about how we use your information, please read our privacy policy at [endsleigh.co.uk/privacy](https://endsleigh.co.uk/privacy) or contact us:

**email:** [privacy@endsleigh.co.uk](mailto:privacy@endsleigh.co.uk)

**write to:** Data Protection Officer,  
Endsleigh Insurance Services Limited,  
Shurdington Road,  
Cheltenham,  
GL51 4UE

## About our services

This Certificate of Insurance contains the key features of your insurance policy. It does not contain the full terms and conditions, which can be found in your policy wording. It is particularly important that you read the sections on key exclusions, key limitations and any additional terms applying to your policy.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask you questions to narrow the selection of products we will provide further information on. We work with a single insurer to provide your insurance.

This insurance meets the needs and demands of someone wishing to protect their possessions. As with any insurance, it does not cover all situations, so please check what is and is not covered by the policy to make sure it meets your requirements. Endsleigh does not charge a fee for its services in respect of this policy.

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.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.