**Certificate of Insurance**

**FRESH STUDENT LIVING (NEW BRIDEWELL)**  
**POLICY NUMBER HH1486**  
**1st September 2016 to 31st August 2017**

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

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**Key Benefits – What's covered?**

Your items are covered inside your room against fire, flood and theft up to the following amounts:

<table>
<thead>
<tr>
<th>Core Room Cover</th>
<th>Limit</th>
<th>Other Benefits</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Student Room Contents Cover</td>
<td>£6,000</td>
<td>Theft of student's contents whilst in direct</td>
<td>£6,000</td>
</tr>
<tr>
<td>Disabled Students Room Contents Cover</td>
<td>£7,000</td>
<td>transit between University/College and their</td>
<td></td>
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<tr>
<td>Single Article Limit (unless outlined separately)</td>
<td>£1,500</td>
<td>permanent home at the beginning or end of</td>
<td></td>
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<tr>
<td>Desktop Computer Equipment (inc accidental damage)</td>
<td>£2,500</td>
<td>term</td>
<td></td>
</tr>
<tr>
<td>Laptop Computer Equipment (inc accidental damage)</td>
<td>£2,500</td>
<td>Theft of contents whilst in University</td>
<td></td>
</tr>
<tr>
<td>Computer Accessories</td>
<td>£150</td>
<td>designated storage during vacation</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone (forced entry only)</td>
<td>£750</td>
<td>Theft from Halls of Residence communal area</td>
<td></td>
</tr>
<tr>
<td>Audio equipment, DVD &amp; video players, computer</td>
<td>£1,000</td>
<td>following forcible and violent entry</td>
<td></td>
</tr>
<tr>
<td>Computer games, CDs, DVDs, videos &amp; records</td>
<td>£600</td>
<td>Theft from Halls of Residence communal area</td>
<td></td>
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<tr>
<td>Photographic Equipment</td>
<td>£1,000</td>
<td>without forcible and violent entry'</td>
<td></td>
</tr>
<tr>
<td>Sports Equipment</td>
<td>£1,000</td>
<td>Loss or damage to the student's personal</td>
<td></td>
</tr>
<tr>
<td>Musical Instruments</td>
<td>£1,000</td>
<td>belongings from the Halls of Residence</td>
<td></td>
</tr>
<tr>
<td>Clothing (single article limit)</td>
<td>£350</td>
<td>communal area</td>
<td></td>
</tr>
<tr>
<td>Valuables including jewellery &amp; watches</td>
<td>£1,250</td>
<td>Theft from Halls of Residence communal area</td>
<td></td>
</tr>
<tr>
<td>Personal Money (forced entry only)</td>
<td>£50</td>
<td>(£1,000)</td>
<td></td>
</tr>
<tr>
<td>Credit/Debit Card fraud (forced entry only)</td>
<td>£500</td>
<td>Theft from Halls of Residence communal area</td>
<td></td>
</tr>
<tr>
<td>University Property on Loan</td>
<td>£500</td>
<td>(£1,250)</td>
<td></td>
</tr>
<tr>
<td>Library books</td>
<td>£500</td>
<td>Loss or damage to the student's personal</td>
<td></td>
</tr>
<tr>
<td>Rented Household Goods</td>
<td>£1,250</td>
<td>belongings from the Halls of Residence</td>
<td></td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>£150</td>
<td>communal area</td>
<td></td>
</tr>
</tbody>
</table>

**Other Benefits**

- Theft of student's contents whilst in direct transit between University/College and their permanent home at the beginning or end of term: £6,000
- Theft of contents whilst in University designated storage during vacation: £6,000
- Theft from Halls of Residence communal area following forcible and violent entry: £1,000
- Theft from Halls of Residence communal area without forcible and violent entry: £1,250
- Loss or damage to the student's personal belongings from the Halls of Residence communal area: £500
- Theft from any other property, Student Union or University Building outside policy terms (following forcible and violent entry): £1,250
- Clothing damage by faulty laundry equipment: £300
- Food spoilage (loss of food from fridge/freezers): £75
- Replacement locks and keys (following damage resulting from burglary): £500
- Personal Accident Cover: £10,000
- Permanent Total Disablement as a result of an accident: Up to £50,000
- Accidental death or permanent total disablement of parent or guardian: £5,000

**Liabilities**

- Tenants Liability Cover (for Landlords Property): £6,000
- Damage to Public Service Equipment (water, electricity, gas meters): £150
- Personal Liability: £1m

**Key Exclusions - What's not covered**

- Accidental Damage (except desktops and laptops)
- Laptops and other Gadgets such as Tablets outside the room
- Mobile Phones outside the room
- Bicycles
- Musical Instruments outside the room
- Any other items taken outside the room

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**Excesses**

(the first amount you will have to pay for each and every claim):

- Room Contents: £10
- Laptops and Tablets: £10
- Money and Credit cards: £10
- Frozen Food: £10
- Liabilities and Personal Accident Benefits: £10

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**How to make a claim:**

Visit: [endsleigh.co.uk/claim-centre](http://endsleigh.co.uk/claim-centre) to register your claim online.  
Call: 0800 923 4045

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Call: **0330 3030 280**  
To view your full policy details and extend cover  
Visit: [endsleigh.co.uk/reviewcover](http://endsleigh.co.uk/reviewcover)
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 down the selections 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.