

# Accommodation

## Contents insurance

Getting your belongings insured when you move into private rented accommodation is a TOP priority.

### About contents insurance

You may feel that your belongings aren't worth that much money – but when you add up the cost of your clothes, shoes and jewellery and particularly your electrical goods like your laptop, mp3 player etc, you may be surprised at how much it's all worth.

Contents insurance would insure your belongings against accidents, for example if there was a fire at the property as well as if there was a break in/burglary.

Unfortunately, the reality is that 'domestic burglary' is on the rise nationwide, and student properties can be a target for burglars looking for small but expensive items, easy to carry away, so it's essential to take out content's insurance.

To give you some idea of the range of policies available here are some examples of quotes obtained in June 2019, based on approx £2000 worth of contents cover. Obviously, there are many other insurance providers out there.

Company	Accidental Damage	Walk in	Extra cover* eg laptop (upto £1000), phone (up to £500), bike up to £1000	Excess for extras	Basic contents coverage-monthly price	Basic coverage excess
Endsleigh <a href="http://www.endsleigh.co.uk">www.endsleigh.co.uk</a> 0800 028 3571	Optional	Yes	Laptop - £11.52 Phone - £25.21 Bike - £11.59 Accidental damage - £1.10	£50 or £75 loss £50 £25	£56.17	£25
Cover 4 Students <a href="http://www.cover4students.com">www.cover4students.com</a> 0844 576 8369	Optional	Yes	Laptop - £22.19 (within address) Phone - £55.04 Bike - £95.63 Accidental damage - £12.50	£10   £100	£22.19	£10
Natwest <a href="http://www.personal.natwest.com/">www.personal.natwest.com/</a> 0800 051 5450	Optional	Yes	Bike - £31.36	£50	£45.21 (laptop and phone included in cover)	£50
E&L <a href="http://www.eandl.co.uk">www.eandl.co.uk</a> 03300 243 254	No	Yes	Laptop - £24.55 Bike - £38.37	£59	£25.16	£59
Directline <a href="http://www.directline.com">www.directline.com</a> 03452468372	Optional	Yes	Accidental Damage £14. 57	£100	£34.80	£100

N.B. Note that 'WALK IN' insurance means that you do not need locks on the internal doors of the property.

### **Insurance requirements**

Before you take out your policy you **must** check what requirements there are on you, e.g. some companies insist on individual locks on internal doors, which you may not have, or they may insist on certain types of front door lock, or ground floor window locks, which you'll need to check that you have if you're planning to take out that policy. Each policy will have an 'excess' amount that you would have to pay before you can make a claim and some companies may ask you to take out extra cover on more expensive items e.g. laptops. Estimates are given above but you should make your own checks before purchasing your insurance.

### **Landlords' insurance**

Landlords should have their own insurance policies to cover their own furniture and belongings in the event of an accident. However, if their belongings are damaged due to the behaviour of tenants or their visitors then it will be the tenants' responsibility to replace the items, though you may be able to claim the cost from your own insurance. Landlords' belongings that break or stop working due to 'fair wear and tear' are the landlord's responsibility to replace

### **Parents insurance**

It is possible that some of your belongings could be covered by parents' insurance policies. However, this often comes with a detailed set of conditions so if you intend to rely on this then you and your parents should read the small print first to assess whether it's adequate.

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**The University of Bristol Accommodation Office runs a housing advice service for all staff and students, if you have any problems with your private rented accommodation please contact us.**

The Accommodation Office | The Hawthorns | Woodland Road | Bristol | BS8 1UQ

☎ +44 (0)117 95 46640

✉ [accom-office@bris.ac.uk](mailto:accom-office@bris.ac.uk)

Office opening times: Mon 10-4, Tues 1-4, Wed 10-4, Thur 10-4, Fri 10-4



*The contents of this fact sheet are for information only. You should consult the Accommodation Office or an advice centre such as the CAB before taking any action.*

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