

Certificate of insurance



University of Bristol

Policy number: HH1589

Policy date: 1st September 2020 to 31st August 2021

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

Key benefits – what’s covered?

Your items are covered inside your room against fire, flood, theft and any other perils listed in your policy wording. Musical instruments are covered for accidental damage inside your room, outside the room in University and Students Union buildings and in transit between University of Bristol locations. Your items are covered up to the following amounts:

| Core room cover | Limit |
|--|-----------|
| Total student room contents cover | Unlimited |
| Disabled students room contents cover | Unlimited |
| Single article limit (unless outlined separately) | £1,500 |
| Desktop computer equipment, laptops and tablets | £2,500 |
| Computer accessories | £150 |
| Mobiles and smartphones (theft only after forcible and violent entry) | £750 |
| Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media | £1,500 |
| Computer games, CDs, DVDs, videos & records | £1,000 |
| Photographic equipment | £1,250 |
| Sports equipment | £1,250 |
| Musical instruments (accidental damage included outside the room on campus and in transit between University of Bristol locations) | £1,500 |
| Clothing (single article limit) | £1,000 |
| Valuables including jewellery & watches | £1,500 |
| Personal money (theft after forcible and violent entry) | £100 |
| Credit/debit card fraud (theft after forcible and violent entry) | £500 |
| University property on loan | £750 |
| Library books and personal books | £750 |
| Rented household goods | £1,500 |
| Contact lenses (max 2 claims per year) | £150 |

(Additional benefits on next page)

Key exclusions – what’s not covered:

- Accidental damage except for musical instruments
- Accidental damage and loss of laptops and tablets both in and out of the room
- Any other items taken outside the room apart from musical instruments





| Additional benefits | Limit |
|--|---------------|
| Insured risks against students contents whilst in direct transit between university/college and their permanent home at the beginning or end of term | Unlimited |
| Loss, damage and theft from halls of residence communal area without forcible and violent entry | £1,000 |
| Theft from university designated storage areas during vacations following forcible and violent entry | £6,000 |
| Cover in university and student union buildings | £1,500 |
| Theft from any other property outside policy terms | £500 |
| 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 |
| Death or permanent total disablement as a result of an accident in the UK | up to £50,000 |
| Accidental death of a parent or guardian including unforeseen illness and redundancy | £5,000 |
| Bike cover (when locked in designated space in halls of residence) | £250 |
| Cost to resit exams or reproduce coursework due to insured peril and accidental death of a parent or guardian | £1,000 |
| Unprovoked physical assault | £200 |

| Liabilities | Limit |
|---|--------------|
| Tenants liability cover (landlords property) | £5,000 |
| Damage to public service equipment (water, electricity, gas meters) | £150 |
| Personal liability | £1m |

| Excesses (the first amount you will have to pay for each and every claim): | Limit |
|--|--------------|
| Room contents, money and credit cards | £10 |
| Bicycles | £25 |
| Frozen food | £0 |
| Liabilities and Personal accident benefits | £10 |

How to make a claim:

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

Visit 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.

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.



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.

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.