

# policy summary

## student possessions insurance

### keyfacts

This summary contains the key features of your student possessions insurance policy. It does not contain the full terms and conditions, which can be found in your student possessions insurance policy when you receive it. It is particularly important that you read the sections on **key exclusions** and **key limitations**. All cover listed below is for 12 months.

### 1. Contents of your room(s)

insured by Zurich Insurance Company

#### Key benefits

- New for old cover following loss of or damage to belongings at the term-time address during term time, caused by theft, including walk in thefts, fire, vandalism, storm, flood and burst pipes
- Theft cover whilst in transit at the beginning and end of each college term
- 24 hour student helpline providing advice and counselling on health, drugs, contraception, debt, housing, legal and welfare matters
- Cover for assault and mugging

#### Key exclusions

See your policy: Section 1 – What is not covered

- The first £25 of each and every claim
- Accidental damage and accidental loss

See your policy: Policy Definitions – Contents

- Keys, mobile phones, laptop and portable computer equipment, pedal cycles unless specifically insured

#### Key limitations

See your policy: Section “How do we settle claims for your contents in the term time address” point (c)

- Hi Fi, photographic equipment and any individual item, excluding clothing, is limited to £2,000 per claim

See your policy: Section “How do we settle claims for your contents in the term time address” point (f)

- The following groups of items are limited to £600 per group per claim:-

- Valuables
- Musical instruments
- CDs DVDs video and audio cassettes, records, CD Roms and computer games

See your policy: Section “How do we settle claims for your contents in the term time address” point (g)

- Items of clothing – £250 per item
- Computer accessories – £150 per total

See your policy: Section 1 – Additional Benefit E

- £500 for any single device and its contents whilst in transit at the beginning and end of college term

### 2. Accidental damage

insured by Zurich Insurance Company

#### Key benefits

- Accidental damage for your belongings at your term-time address up to the limits specified within your contents section

#### Key exclusions

See your policy: Section 6 – What is not covered

- The first £25 of each and every claim for accidental damage
- Portable DVD players, CD players, mini disc players & MP3 players and CDs, DVDs & mini discs

See your policy: Policy Definitions – Contents

- Mobile phones, laptop and portable computer equipment, pedal cycles unless specifically insured

#### Key limitations

Apply as for 1. Contents of your room(s)

### 3. Laptop and portable computer all risks

insured by Zurich Insurance Company

#### Key benefits

- Full accidental damage or loss to laptop and portable computer equipment anywhere in the UK and up to 30 days worldwide up to £5,000 in total and up to £4,000 single item limit
- Loss or damage to laptop and portable computer equipment by theft, including walk in thefts, fire, vandalism, storm, flood, burst pipes up to £5,000 in total and up to £4,000 single item limit

#### Key exclusions

See your policy: Section 3 – What is not covered

- The first £50 of each and every claim
- Loss of or damage to any laptop and portable computer equipment not belonging to you
- Theft from unattended vehicles
- Theft of laptop and portable computer equipment left out of sight in a place with public access

### 4. Vacation

insured by Zurich Insurance Company

#### Key benefits

- Cover applies as per contents but during college vacations for periods of up to 35 consecutive days
- Cover up to £3,000 in any one period of insurance, unless the term time address is a hall of residence in which case cover applies up to the sum insured

#### Key exclusions

- As per contents

### 5. Items you take out of your room(s) – all risks

insured by Zurich Insurance Company

#### Key benefits

- Full accidental damage or loss to specified and/or unspecified items anywhere in the UK and up to 30 days worldwide up to a maximum of £3,000 in total and a single item limit of £2,000

#### Key exclusions

See your policy: Section 2 – What is not covered

- The first £50 of each and every claim except for jewellery which is £100
- Sports equipment whilst in use
- Money
- Any claim for jewellery valued at £600 or more unless a receipt or valuation dated within 5 years can be provided
- Theft from unattended vehicles
- Loss of or damage to specified or unspecified items left unattended in a place with public access
- Pedal cycles, mobile phones, contact lenses

### 6. Bicycle cover

insured by Zurich Insurance Company

#### Key benefits

- Accidental damage or theft of the insured bike and fixed accessories
- Cover anywhere in the UK and for up to 30 days worldwide
- New for Old cover for bikes up to 3 years old

#### Key exclusions

See your policy: Section 4 – What is not covered

- The first £25 of each and every claim
- Theft or damage to accessories unless the bike is stolen or damaged at the same time
- No cover applies if the bike is used for competitions or racing or any professional use

- Theft or damage to unattended bikes when;
  - not inside a locked building or designated storage on campus unless locked through the frame to an immovable object
  - left outside for more than 24 hours unless stored in designated cycle storage on campus for no more than 30 days

### 7. Mobile phone cover

insured by Zurich Insurance Company

#### Key benefits

- Accidental damage, accidental loss or theft
- Unauthorised calls up to £150 for contract phones and up to £5 for pay as you go
- Cover anywhere in the UK and for up to 30 days worldwide

#### Key exclusions

See your policy: Section 8 – What is not covered

- The first £50 of the cost of each and every claim
- Any phone purchased from outside the UK
- Theft from an unattended vehicle unless concealed in a locked boot/glove compartment
- Theft of the phone if left unattended
- Any theft or accidental loss of the phone not reported to the police within 24 hours

### 8. Legal expenses

insured by DAS Legal Expenses Insurance Company Ltd

#### Key benefits

- Up to a limit of £50,000 the Company will negotiate the following:

- Legal rights after an event which causes death or bodily injury
- Legal rights arising from buying, hiring or leasing of any goods, property or services (including tenancy disputes)
- Legal rights arising from the selling of goods or services

- 24 hour helpline

#### Key exclusions

See your policy: Section 9 – What is not covered

- Cases where it is not likely that a successful defence of the claim is made
- Costs incurred before an appointed representative has been agreed
- Any claim under Contract Disputes relating to : building work or designing where the contract value exceeds £5,000; contracts involving a motor vehicle; disputes arising from a loan, mortgage, pension, investment or borrowing
- Any claim not reported within 180 days after it should have been a known incident

### 9. Course fees

insured by Zurich Insurance Company

#### Key benefits

- Reimbursement of the year's course fees and any residential fees which have been paid, or incurred in the academic year, in the event of de-registration due to death, accident or illness of the policyholder, or accident, illness or redundancy of a financially supporting parent or legal guardian

#### Key exclusions

See your policy: Section 7 – What is not covered

- The first £25 of any every claim
- Any course fees incurred during a previous Period of Insurance

### How to make a complaint

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us.

**by phone** 0800 0858 698

**by post** Customer Liaison Department, Endsleigh Insurance Services Ltd.  
Shurdington Road, Cheltenham GL51 4UE

You may at any time contact the Chief Executive of your Insurer at the address shown in the about us section. If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case.

### Financial Services Compensation Scheme

Both Endsleigh and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit, except for compulsory insurance which is covered for 100%. Further information about compensation scheme arrangements can be obtained from the FSCS.

### How to cancel

If when you receive your policy documents you find that the cover is not suitable for your needs, you can cancel your policy, providing you notify us within 14 days of receipt. We will refund your premium less a charge for the time you have been insured, provided your policy has not been terminated following a total loss claim, in which case no refund will be due.

You can cancel your policy by contacting us on **0800 028 3571**.

### How to make a claim

To make a claim please phone **0870 241 6105** or to make a claim under the Legal expenses section of the policy please phone **0117 933 0656** (cover under this section is applicable only if selected and a premium paid)

### About us

Endsleigh Insurance Services, Shurdington Road, Cheltenham, GL51 4UE is authorised and regulated by the Financial Services Authority. Our FSA register number is 304295. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Zurich Insurance Co. (UK) Ltd owns 100% of our share capital.

We offer student possessions insurance from one insurer following a fair analysis of the market. This meets the demands and needs of those who wish to ensure that all their essential insurance requirements are met subject to the exclusions/limitations detailed in the policy summary and in the 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 questions to narrow down the selection of products that we will provide information on.

If you cancel your policy after the initial 14 days, an administration fee of £6.00 will be made. We charge an administration fee of £3.00 for any mid term policy changes.

In the event of you wanting to make a claim against your policy Endsleigh will be acting on behalf of the insurer when negotiating and settling claims.

To make a claim phone 0870 241 6105 and tell us what has happened and when and where the incident took place. If possible, please have your policy number to hand when you call us.

Your contract of insurance and all communication before and during your contract of insurance will be provided in the English language and is governed by English Law.

Endsleigh Insurance Services Ltd. will hold monies paid by you and owing to the insurer (such as new business and renewal premiums) or paid by the insurer and owing to you (such as claims and cancellations) as an agent for that insurer.

This policy is arranged with:

Zurich Insurance Company whose main business is an Insurance Company and who are authorised and regulated by the Financial Services Authority  
3000A Parkway, Solent Business Park, Whiteley, Fareham, Hampshire PO15 7JY  
FSA register number 184006

DAS Legal Expenses Insurance Co Ltd. whose main business is a Legal Expenses Insurance Company and who are authorised and regulated by the Financial Services Authority  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
FSA register number 202106