



Dear Student

## Please keep your certificate in a safe place.

### What's it for

Your accommodation provider has arranged a standard level of student room insurance for you with us. Turn over for more information about the cover provided.

It's important that you read the information provided to ensure that the cover is sufficient for your needs. The insurance cover has been designed to protect your items **inside** your room.

### What now

Go to [endsleigh.co.uk/reviewcover](https://endsleigh.co.uk/reviewcover) and select your university and accommodation provider to view your cover online.

### What next

Do you need to add extra cover options to your student room insurance to cover all your items?

When viewing your cover and choosing extra cover options, start to think about the items you'll be taking with you to university, and which of these items you'll take outside of your room.

#### Extra cover options, cover for:

- Any item you take out of your room • Mobile Phones, including iPhones, outside your room
- Laptops outside your room • Your Rent and Course Fees • Legal Expenses • Bicycle Cover

We also **replace laptops and mobile phones in 24 hours\***, helping you to **stay in touch with friends and family** whilst at university.

Don't get caught out! Arranging this extra cover couldn't be simpler. Get an instant quote online at [endsleigh.co.uk/reviewcover](https://endsleigh.co.uk/reviewcover).

We wish you all the very best with your studies.

The Endsleigh Student Team



## About Endsleigh

Originally founded in 1965 by the National Union of Students, Endsleigh has grown to become the UK's No.1 provider of student insurance, and remains the only insurance provider endorsed by the National Union of Students.

\*24 hours represents 1 working day from us approving your claim

Important information, please keep your certificate safe.

**BIRMINGHAM CITY UNIVERSITY**  
**POLICY NUMBER - HH1123**

**PERIOD OF COVER:**

**1st September 2013 to 31st August 2014**

- No 1 Student insurance provider
- Recommended by NUS since 1965



## Key Benefits

### What's covered?

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

|                                                                                                    | Limit  |
|----------------------------------------------------------------------------------------------------|--------|
| <b>Core Student Room Cover</b>                                                                     |        |
| Total Student Room Cover                                                                           | £5,000 |
| Disabled Students                                                                                  | £6,000 |
| Single Article Limit (unless outlined separately)                                                  | £1,250 |
| Computer Equipment (eg. Desktops, Laptops, Tablets)                                                | £2,000 |
| Computer Accessories                                                                               | £150   |
| Mobile Phone (forced entry only)                                                                   | £500   |
| Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media | £1,000 |
| Computer Games, CDs, DVDs, Videos & records                                                        | £600   |
| Photographic Equipment                                                                             | £1,000 |
| Sports Equipment                                                                                   | £1,000 |
| Musical Instruments                                                                                | £600   |
| Clothing (single article limit)                                                                    | £350   |
| Valuables including jewellery & watches                                                            | £600   |
| Personal Money (forced entry only)                                                                 | £50    |
| Credit/Debit Card fraud (forced entry only)                                                        | £500   |
| University Property on Loan                                                                        | £500   |
| Library books                                                                                      | £250   |
| Rented Household Goods                                                                             | £1,250 |
| Contact Lenses                                                                                     | £150   |

|                                                                                                                                        | Limit         |
|----------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>Other benefits</b>                                                                                                                  |               |
| Theft of students' contents whilst in direct transit between University/College and their parents home at the beginning or end of term | £500          |
| Theft from Halls of Residence communal area following forcible and violent entry                                                       | £1,000        |
| Loss or damage to the student's personal belongings from the Halls of Residence communal area                                          | £500          |
| Theft from any other property outside policy terms (following forcible and violent entry)                                              | £500          |
| 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)                                                                  | £350          |
| Personal Accident Cover                                                                                                                | £5,000        |
| 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        |
| <b>Liabilities</b>                                                                                                                     |               |
| Tenants Liability Cover                                                                                                                | £5,000        |
| Damage to Public Service Equipment (water, electricity, gas meters)                                                                    | £150          |
| Personal Liability                                                                                                                     | £1m           |

### What's not covered

- Accidental Damage
- 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
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- Vehicles and Crafts
- Dentures
- Any claims arising from:-
  - deliberate or criminal acts by the Insured Person or their family
  - gradual causes including deterioration or wear and tear
  - computer viruses

### Excesses

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

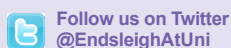
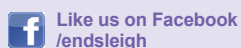
|                                            |     |
|--------------------------------------------|-----|
| Contents                                   | £25 |
| Laptops and Tablets                        | £50 |
| Money and Credit cards                     | £25 |
| Frozen Food                                | £10 |
| Liabilities and Personal Accident Benefits | £25 |

**There are extra options available to add onto your student room Insurance cover online.**

To view your full policy details and extend cover

Visit: [endsleigh.co.uk/reviewcover](http://endsleigh.co.uk/reviewcover)

Call free: **0800 032 7081**



### How to make a claim:

**Visit:** [endsleigh.co.uk/reviewcover](http://endsleigh.co.uk/reviewcover)

**Email:** [property.claims@endsleigh.co.uk](mailto:property.claims@endsleigh.co.uk)

**Call:** 0844 472 2507

**Post:** Endsleigh Claims Service,  
PO Box 432,  
Cheltenham Spa,  
Gloucestershire,  
GL50 3YD