Certificate of Student Room Insurance

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** 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.

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

national union of students

Key Benefits

What's covered?

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

	Limit
Core Student Room Cover	
Total Student Room Cover Disabled Students	£5,000 £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
Other benefits	
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
Liabilities	
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**

Call free: **0800 032 7081**

Like us on Facebook /endsleigh

Follow us on Twitter @EndsleighAtUni

How to make a claim:

Visit: endsleigh.co.uk/reviewcover

Email: property.claims@endsleigh.co.uk

Call: 0844 472 2507

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

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Services Authority. This can be checked on the FSA Register by visiting its website at www.fsa.gov.uk/register/ Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

A Member of the Zurich Insurance Group