

Certificate of insurance



Northumbria University

Policy number: HH1344

Policy date: 1st September 2019 to 31st August 2020

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 accidental damage up to the following amounts:

| Core room cover | Limit |
|--|--------|
| Total student room contents cover | £7,000 |
| Disabled students room contents cover | £8,500 |
| Total family room contents cover | £8,500 |
| Single article limit (unless outlined separately) | £1,250 |
| Computer equipment (eg. desktops, laptops, tablets) | £2,500 |
| Computer accessories | £150 |
| Mobile phone (forced entry only) | £750 |
| Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media | £1,250 |
| Computer games, CDs, DVDs, videos & records | £600 |
| Photographic equipment | £1,250 |
| Sports equipment | £1,250 |
| Musical instruments | £1,250 |
| Clothing (single article limit) | £1,250 |
| Valuables including jewellery & watches | £1,250 |
| 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 (Additional benefits on next page) | £150 |

Key exclusions – what's not covered:

- Laptops/other gadgets outside the room
- Mobile phones outside the room
- Musical instruments outside the room
- Bicycles unless in University designated storage on campus
- Any other items taken outside the room





| Additional benefits | Limit |
|--|--------------|
| Theft of student's contents whilst in direct transit between university/college and their parents home at the beginning or end of term | £500 per bag |
| Theft from halls of residence communal area following forcible and violent entry | £1,000 |
| Theft from Halls of Residence communal area without forcible and violent entry | £250 |
| 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 | £50,000 |
| Permanent total disablement as a result of an accident | £50,000 |
| Accidental death or permanent total disablement of parent or guardian | £15,000 |
| Bike cover (Theft only) | £250 |
| Additional costs for re-sits or replacing coursework and materials following loss or destruction of work | £1,000 |

| Liabilities | Limit |
|---|--------------|
| Tenants liability cover | £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 | £25 |
| Laptops and tablets | £50 |
| Money and credit cards | £25 |
| Frozen food | £10 |
| Liabilities and Personal accident benefits | £25 |

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.



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.