

BLOCK ACCOMMODATION INSURANCE POLICY STUDENT CONTENTS COVER

CERTIFICATE OF INSURANCE

SINCLAIR PROPERTY DEVELOPMENTS LTD – POLICY NUMBER HH2002

Insurer The Endsleigh Block Accommodation Insurance Policy is underwritten by Zurich Insurance Company
Period of cover 5 5th July 2010 to 4th July 2011

Summary of Cover for Contents in Your Term Time Address

The good news is that your accommodation provider has already arranged insurance cover for you with Endsleigh. The policy provides protection against:

- Theft
- Fire
- Flood
- Accidental and Malicious damage to tenants personal affects
- Accidental and Malicious damage to your landlords personal affects

Key Benefits

Your Contents are covered up to the following maximum amounts:-

<ul style="list-style-type: none"> • Contents 		Audio equipment, including TVs, DVD and MP3 Players, Hi-Fi equipment and other similar items	£1,000
Total sum insured for your contents	£4,000	Valuables, including jewellery and watches	£600
– Registered Disabled Students	£5,000	CDs, DVDs, videos and records	£600
Desktop Computer Equipment	£2,000	Clothing (single article)	£250
Photographic Equipment	£1,000	Loss of Frozen Food	£75
Sports Equipment	£1,000	<ul style="list-style-type: none"> • Money 	
Musical Instruments	£600	Theft of personal money from your term-time address following forcible or violent entry	£50
Theft of Mobile Phone from your room following forcible or violent entry	£300	Fraudulent use of your credit cards following theft	£500
Theft of your Contents whilst in direct transit between your accommodation and your parents home at the beginning or end of term time	£500 per bag	<ul style="list-style-type: none"> • Liability 	
Computer Accessories	£150	Tenants liability to their landlords contents	£5,000
Theft from any property other than your term-time address or your permanent home address following forcible or violent entry	£500	Personal liability	up to £1,000,000
Replacement locks and keys from burglary	£50	Liability for rented goods (single article)	£1,000
		College library books	up to £200
		College property on loan	up to £500
		Public Service Equipment	up to £150
		<ul style="list-style-type: none"> • Personal Accident 	
		Permanent Total Disablement as a result of an accident	up to £50,000

What is not covered

- Excesses (the first amount you will have to pay for each and every claim):-
 - Contents £25
 - Frozen food £10
 - Money and credit cards £25
 - Liabilities £25
 - Personal Accident £25
 - Sport Equipment £25
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- Any claim arising from:-
 - deliberate or criminal acts by the Insured Person or their family
 - gradual causes including deterioration or wear and tear
 - computer viruses
- Any loss occurring outside the United Kingdom
- Vehicles and Craft
- Pedal cycles and their accessories
- Contact lenses or dentures
- Mobile Phones outside of your room

Useful information

How to make a Claim Tel: 0870 241 6105 Fax: 01242 866957 Email: property.claims@endsleigh.co.uk Via www.endsleigh.co.uk/reviewcover
 Post: Endsleigh Claims Service, PO Box 432, Cheltenham Spa, Gloucestershire GL50 3YD

Compulsory Cover The cover provided by The Endsleigh Block Accommodation Insurance Policy has been arranged by Zurich Insurance Company. There is no right for the individual residents to cancel the cover.

About this Certificate of Insurance This Certificate of Insurance is a summary of the cover only and does not contain all of the terms and conditions of the Policy. The Endsleigh Block Accommodation Insurance Policy can be viewed on www.endsleigh.co.uk/reviewcover or through your Accommodation Provider.