

Certificate of insurance

University of Birmingham

Policy number: HH1151

Policy date: 1st September 2023 to 31st August 2024



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 (and in any university building during term time) against fire, flood, theft and accidental damage up to the following amounts:

Core room cover	Limit
Total student room contents cover	£10,000
Disabled students room contents cover	£10,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,000
Computer accessories	£150
Mobile phone (forced entry only)	£1,000
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

(Additional benefits on next page)

Key exclusions – what's not covered:

- Laptops and other gadgets such as tablets outside University buildings
- Mobile phones outside the room
- Musical instruments outside the room
- 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 property residence communal area following forcible and violent entry	£1,000
Theft from property residence communal area without forcible and violent entry	£250
Loss or damage resulting from fire or flood to the student's personal belongings from the property 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
Bike cover	£400
Hospital benefit (per night)	£30
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	£5,000

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 and bicycles	£25
Laptops, tablets and desktop computer equipment	£50
Money and credit cards	£25
Frozen food and theft of keys	£10
Liabilities and Personal accident benefits	£25

How to make a claim:

To make a claim download the My Endsleigh App at www.my.endsleigh.co.uk/signup or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**

Hospital benefit

What is covered:

We will pay the Insured Person £30 as a result of their Admittance to Hospital, for each night that they spend in Hospital, up to a maximum of 7 nights, during the Period of Insurance.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance for Hospital Benefit in any Period of Insurance.
- ▶ Any claim in relation to a sporting activity.
- ▶ Any period of absence not covered by the terms of this policy.
- ▶ Flying, unless the Insured Person is a fare paying passenger on a scheduled flight.
- ▶ Intentional self-injury, suicide or attempted suicide.
- ▶ Any claim occurring outside of the United Kingdom.

Bike – theft and damage from designated cycle storage on campus

What is covered:

We will cover Theft or physical damage 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.
- ▶ Accidental loss.
- ▶ Theft or damage, 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.
- ▶ Battery Powered Bikes (E-Bikes)

How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information.

Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

- i. When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and
- ii. So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

Endsleigh will not process your personal information for marketing purposes without your consent.

To find out more:

To find out more about how we use your information, please read our privacy policy at endsleigh.co.uk/privacy or contact us:

email: privacy@endsleigh.co.uk

write to: Data Protection Officer,
Endsleigh Insurance Services Limited,
2 Des Roches Square, Witney, Oxfordshire. OX28 4LE

Zurich's Data protection statement can be found on their website www.zurich.co.uk/dataprotection. Paper copies of the statement are available on request via gbz.general.data.protection@uk.zurich.com or alternatively contact, Data Protection Officer, Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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 Imperial Square, Cheltenham, GL50 1PZ. 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 Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.