

# Certificate of Insurance

SINCLAIR PROPERTIES

POLICY NUMBER HH2002

2nd July 2015 to 1st July 2016

You must, at all times, take steps to prevent accidents, loss and damage.



## Key Benefits - What's covered?

Your items are covered inside your house against fire, flood, theft and accidental / malicious damage to tenant's and landlord's possessions up to the following amounts:

Core Room Cover	Limit
Total Student Contents Cover	£5,000
Disabled Students Contents Cover	£6,000
Single Article Limit (unless outlined separately)	£1,250
Desktop Computer Equipment	£2,000
Computer Accessories	£150
Mobile Phone (forced entry only)	£750
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	£1,000
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
Key cover for the first 30 days	£500

Other Benefits	Limit
Theft of student's contents whilst in direct transit between University/College and their permanent home at the beginning or end of term	£500 per bag
Theft from Accommodation communal area following forcible and violent entry	£1,000
Theft from Accommodation communal area without forcible and violent entry	£250
Loss or damage to the student's personal belongings from the Accommodation 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

## Key Exclusions - What's not covered

- Laptops and other Gadgets such as Tablets
- Mobile Phones outside the house
- Bicycles
- Musical Instruments outside the house
- Any other items taken outside the house

## Excesses

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

Contents	£25
Money and Credit cards	£25
Frozen Food	£10
Liabilities and Personal Accident Benefits	£25

Call free: **0330 3030 280**

To view your full policy details and extend cover

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

## How to make a claim:

Visit: [endsleigh.co.uk/claim-centre](http://endsleigh.co.uk/claim-centre) to register your claim online.

Call: **0844 472 2507**

You will need to quote policy number HH2002 in all communications.

## 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 down the selections 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.

## Dear Student

### Please keep your certificate in a safe place.

#### What's it for

Your accommodation provider has arranged a standard level of student contents 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 house.

#### What next

Do you need to add extra cover options to your student contents insurance to cover all your possessions? Start to think about the gadgets you'll be taking with you to university, and which of these you'll take outside of your house.

Thankfully, with our new flexible policy, you can cover multiple gadgets under a single policy, allowing you to build your own cover.

#### Endsleigh Gadget Cover Includes:

- **Cover anywhere in the UK and up to 30 days worldwide**
- **Theft, loss, accidental and liquid damage**
- **10% discount when you insure 2 gadgets , 15% off when you insure 3 or more**

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



\* If your item is lost, stolen or unrepairable we'll replace it within 24 hours - 1 working day of your claim being approved

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA Register by visiting its website at [www.fca.gov.uk/register](http://www.fca.gov.uk/register)  
Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE. This insurance policy is arranged by Endsleigh Insurance Services Ltd with Zurich Insurance Group registered in England No 354568. Zurich Holdings (UK) Ltd owns 100% of Endsleigh's share capital. Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc, is authorised and regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. FCA Register No: 203093