

Group Contents Insurance Policy

Certificate of Insurance

Policyholder: University of Kent

Policy number: HH1786

Period of insurance: 1st September 2023 to 31st August 2024



This certificate of insurance must be read in conjunction with the Group Contents Insurance Policy wording.

The policy wording contains full details of what is and is not covered along with the general conditions and exclusions that apply to this policy.

What's covered

Cover sections 1, 2, and 5 apply to your policy.

Your items are covered against damage caused by perils including fire, flood, theft and escape of water up to the following amounts:

| Cover Section 1 Contents and tenant's liability | Sum insured |
|---|--------------------|
| Total contents cover | £10,000 |
| Disabled students contents cover | £12,000 |
| Single article limit (unless outlined separately) | £1,500 |
| Total computer equipment (e.g. desktop computers, monitors) | £3,000 |
| Disabled computer equipment (e.g. desktop computers, monitors) | £4,500 |
| Audio/visual entertainment equipment (e.g. DVD & video players, computer consoles, hard drives and other data carrying media) | £1,000 |
| Photographic equipment | £1,500 |
| Valuables including jewellery & watches (evidence of value required for items of jewellery over £600) | £1,000 |
| Musical instruments | £1,500 |
| CDs, DVDs, video and audio cassettes, records, cartridges and computer games | £600 |
| Computer accessories | £150 |
| Damage caused by an emotional support animal | £1,000 |
| Contact lenses (maximum of two claims in any period of insurance) | £150 |
| Sports equipment | £2,000 |
| Clothing (single article limit) | £1,000 |
| Emergency accommodation | £350 |
| Emergency clothing | £200 |
| Accidental loss of contents | £250 |

Cover Section 1 Additional benefits

| | |
|---|--------------|
| Contents temporarily away from the term time address (following forcible and violent entry) | £500 |
| Theft of contents whilst in transit at the beginning or end of term | £500 per bag |
| Money | £100 |
| Credit/debit card (maximum payable in the period of insurance) | £1,000 |
| Frozen and chilled food (maximum payable in the period of insurance) | £100 |
| Replacement locks and keys (maximum payable in the period of insurance) | £500 |

(Additional benefits on next page)

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**
You can talk to us about a claim on **0800 923 4042**.

| Cover Section 1 Additional benefits | | Sum insured |
|---|---|--------------------|
| Designated halls of residence utility and communal areas | Theft following forcible and violent entry | £1,000 |
| | Theft without forcible and violent entry | £250 |
| | Loss or damage resulting from fire or flood | £500 |
| | Clothing damage by faulty laundry equipment | £300 |
| Rented household goods (maximum payable in the period of insurance) | | £1,250 |
| Tenant's liability inc accidental damage (maximum payable in the period of insurance) | | £5,000 |
| College and University property on loan | | £1,500 |
| College and University library books | | £250 |
| Liability for public service equipment | | £150 |
| Personal liability | | £1,000,000 |
| Mobile phone (theft following forcible and violent entry) | | £1,000 |
| Accidental death or permanent total disablement of parent or guardian | | £5,000 |
| Permanent total disablement caused by fire or as a result of violence | | up to £50,000 |
| Permanent total disablement as a result of accidental bodily injury | | up to £10,000 |

| Cover Section 2 Portable computer equipment in the term time address | |
|---|--------|
| Portable computer equipment | £3,000 |
| Disabled portable computer equipment | £4,500 |

| Cover Section 5 Accidental damage to contents in the term time address | |
|---|---------|
| Contents | £10,000 |

| Excesses | |
|---|------|
| Mobile phone room only | £25 |
| Portable computer equipment | £25 |
| All other sections | £25 |
| Food spoilage failure of fridge or freezer | £10 |
| Accidental damage to landlords property claims up to £2,500 | £100 |
| Accidental damage to landlords property claims over £2,500 | £250 |

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What's covered

The following endorsements apply to your policy.

Endorsement 1 Accidental loss of contents

What is covered

We will pay up to the amount shown on the **certificate of insurance** following **accidental loss** of the **insured person's contents** where the **student accommodation provider** accepts liability.

What is not covered

We will not pay for:

- i. Any costs where the **student accommodation provider** has not accepted liability.
- ii. We will deduct the **excess** shown on **your certificate of insurance** in respect of each claim.
- iii. We will not pay more in total than the **sum insured** on your **certificate of insurance**.

Definitions

Accidental Loss

Unintentional misplacement of an item or items from the **term time address** or secure parcel storage designated by the **student accommodation provider**, meaning that the **insured person** is permanently deprived of its or their use.

Endorsement 2 Emergency accommodation and clothing

What is covered

We will pay up to the amount shown on the **certificate of insurance** if the **term time address** becomes uninhabitable following loss or damage by fire, flood, theft or attempted theft.

There is no **excess** for this cover.

What is not covered

We will not pay for:

- i. Any costs the **insured person** or **student accommodation provider** agrees to pay without **our** written permission..
- ii. Any costs encountered where there were other insurances in place to cover this loss.

How to make a claim:

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You can talk to us about a claim on **0800 923 4042**.

What's not covered

The following cover sections do not apply to your policy.

Cover Section 3 Contents outside the term time address

No cover £0

Cover Section 4 Portable computer equipment in college and university buildings

No cover £0

Cover Section 6 Accidental damage to portable computer equipment in the term time address

No cover £0

Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

No cover £0

Cover Section 8 Theft of bicycles from the term time address

No cover £0

Cover Section 9 Theft of bicycles from the term time address or from university or college

No cover £0

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