

Students Contents Insurance FAQ's

1. Why do I need insurance?

To cover the cost of replacing your contents and to avoid having to pay for damage or losing your deposit in the event of an insured incident the policy includes £5000 accidental damage to landlords contents, fixtures and fittings as standard.

2. What cover do I have?

Your college may provide you with some basic cover as part of your accommodation, this will be in addition to any cover you select.

3. When does the cover operate?

The cover provided by the college will only operate whilst you are resident in accommodation provided by the college. The cover is based on the main residence you specify, if you move address the cover will cease unless you advise us.

4. What is accidental damage and why do I need it?

The policy includes accidental damage to landlords contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental damage would be an incident such as spilling paint over a carpet or knocking a vase off a table.

5. What is meant by high risk items and valuables limit of £1000.00?

All items of this type are insured to a maximum value of £1000 unless you have told us about them and they appear on your schedule, High risk items and valuables are any of the following - television, radio, recording and audio equipment, jewellery, gold, silver and articles of precious metal, personal computers, clocks, watches, cameras, furs, pictures, works of art and curios, stamp, coin and other collections.

6. What is meant by Personal Possessions?

These are items that are kept on or about the person and taken outside the home, items such as valuables, personal effects and clothing. They have a £1000 single article limit unless specified on your schedule.

7. What do I do if I need to claim?

If the claim relates to your own contents you can use this link and complete a claim form - <http://www.nwbrown.co.uk/insurance/insdownloads.asp> If the claim relates to the property i.e. attempted break-in or water leak, please contact your property manager in the usual way.

8. What if I need to make changes to my policy?

Just call NW Brown Insurance Brokers on 01223 720350 and give them your name and policy number and they will talk you through the process.