

# Block Accommodation Insurance Policy for University Accommodation Providers



## Welcome to Endsleigh

Thank you for choosing Endsleigh for your Block Accommodation Insurance.

This policy document gives you the details of your cover and it should be read along with your Certificate of Insurance and any Endorsements as one single contract.

If you need to make a claim, our team is always here to help. In the event of a claim, please contact Us as soon as possible on 0800 923 4045 so We can tell you what you need to do next to help resolve your claim. Please refer to 'How we settle claims' at the end of each section for further details.

If you have any questions about your Cover or would like to discuss any other insurance needs, please feel free to contact Us at [www.endsleigh.co.uk/contactus](http://www.endsleigh.co.uk/contactus) or on 0800 923 4050.

Your Endsleigh Block Accommodation Insurance Policy, Certificate of Insurance and any Endorsements are legal documents - please keep them safe.

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## Our Commitment to You

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your Endsleigh Block Accommodation Insurance Policy.

If you are unhappy with any aspect of Our service, please contact Us by:

Telephone: 0800 085 8698  
Post: Customer Liaison Department  
Endsleigh Insurance Service Limited  
Shurdington Road  
Cheltenham  
Gloucestershire  
GL51 4UE

Full details of Our complaints procedures can be found on Our website at [www.endsleigh.co.uk/site-info/complaints/](http://www.endsleigh.co.uk/site-info/complaints/)

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:-

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Contacting the Ombudsman will not affect your right to take legal action against Us.

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if We are unable to meet Our obligations to You. This applies to all parts of the policy except where specifically overridden. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting FSCS directly on 0800 678 1100.

## How to read the Endsleigh Block Accommodation Insurance Policy

This is the Endsleigh Block Accommodation Insurance Policy.

### Your Cover

Please read your Endsleigh Block Accommodation Insurance Policy carefully to ensure that the cover meets your requirements and that the details are correct, noting any limitations or exclusions which apply. Cover applies throughout the United Kingdom except where We state otherwise in the Endsleigh Block Accommodation Insurance Policy. We have designed the Endsleigh Block Accommodation Policy booklet to help you understand the cover provided. On many pages, to assist you, We have divided the text under the following headings:-

### "What is covered"

This gives information on the cover provided.

### "What is not covered"

This text is printed opposite "What is covered" to draw your attention to what is not covered.

### "What is the most We will pay"

This text is also printed opposite "What is covered" and indicates the maximum amount We will pay for the cover described.

### Sections of the Endsleigh Block Accommodation Insurance Policy which apply to you

The sections which apply to you are shown on the Certificate of Insurance issued to the Insured Persons.

# Endsleigh Block Accommodation Insurance Policy

## - Our Contract with You

This Endsleigh Block Accommodation Insurance Policy evidences the contract the Policyholder has made with Us. We cover the Insured Person during the Period of Insurance in accordance with the terms set out in the Endsleigh Block Accommodation Insurance Policy in return for payment of the premium made by the Policyholder on behalf of the Insured Persons.

The Endsleigh Block Accommodation Insurance Policy wording and Certificate of Insurance are all part of this policy and should be read together. They show which sections of the Policy are in force and contain details of the cover. All the documents should be read carefully, paying particular attention to the General Exclusions and General Conditions which apply to the whole policy.

The Endsleigh Block Accommodation Insurance Policy sets out all the circumstances in which an Insured Person can make a claim.

No promotional material or advice booklets form part of the policy.

**Law Applicable to your Endsleigh Block Accommodation Insurance policy**  
Your policy is governed by the law that applies to where you reside in the United Kingdom. If there is a disagreement about which law applies, English Law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate with you in English.

## Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning wherever they appear and will always be shown with an initial capital letter.

**Audio/Visual Entertainment Equipment** - Radios, tuners, cassette players, compact disc players, mini disc players, record decks, amplifiers, speakers, music centres, MP3/MP4 players (but not the music downloaded and/or stored within them) and any audio equipment intended for portable use.

**Certificate of Insurance** - The document provided to each Insured Person summarising the Sums Insured and Single Article Limits.

**College** - A recognised educational establishment of further or higher learning within the United Kingdom.

**College Buildings** - The communal buildings within the boundaries of the College and any other accommodation buildings provided by the Student Accommodation Provider to which the student has authorised access.

**College Term** - The periods of full College academic activity as published by the College.

**Computer Accessories** - Microphones, speakers purchased independently from a PC package, removable drives, web cams, joysticks, joy pads or any other games hardware.

**Communal Area** - Common Room, shared living room, kitchen or bathroom within the Designated Student Residence.

**Contents** - All goods, clothing and personal effects belonging to the Insured Person or for which the Insured Person is legally responsible under a written agreement (not including any item excluded under any accommodation contract) making the Insured Person responsible for insuring them other than Money, keys, Mobile Phones (refer to Section 1 Additional Benefits), any Portable Computer Equipment or any item specifically excluded by this policy.

**Course** - A recognised course of further or higher education at a recognised College where the Insured Person attends on a full time basis during the academic year occurring during the Period of Insurance and where completion is essential to achieve a recognised qualification.

**Cover** - Refers to those sections of the Endsleigh Block Accommodation Insurance Policy which are operative and any additional limitations, requirements or excesses that apply, all of which are shown on the Certificate of Insurance.

**Designated Student Residence** - Hall of Residence or other accommodation for students managed by the Student Accommodation Provider within which the Term Time Address is situated.

**Endorsement** - A change to the details which form part of the Endsleigh Block Accommodation Insurance policy.

**Endsleigh Block Accommodation Insurance Policy** - This comprises the Endsleigh Block Accommodation Insurance Policy wording, Certificate of Insurance and Endorsements.

**Excess** - The first amount payable by the Insured Person for any one incident under each section of the Endsleigh Block Accommodation Insurance Policy and which is deducted from the claim settlement to the Insured Person.

**Event** - Any one occurrence or series of occurrences arising out of or attributable to one source or original cause.

**Forcible and Violent Entry** - That which is evidenced by visible damage to the fabric of the building at the point of entry.

**Insured Event** - The Event resulting in loss or damage to property listed under "Cover For the Contents of the Insured Person".

**Insured Person(s)** - Each person living in the Term Time Address for whom a premium has been paid.

**Mobile Phone** - Mobile or smartphone belonging to the insured person, where the primary function is to make or receive calls and which uses a SIM card supplied in the United Kingdom.

**Money** - The following items all belonging to the Insured Person:-

- Coins or bank notes in current circulation
- Cheques, travellers' cheques, bankers' drafts, postal or money orders
- Gift cards or tokens, reward vouchers, unused current postage stamps
- Savings stamps, saving certificates or premium bonds
- Telephone cards, current travel or other tickets

**Period of Insurance** - The period starting and ending on those dates shown in the Certificate of Insurance.

**Permanent Home Address** - The home of the parent or legal guardian of the Insured Person in the United Kingdom.

**Permanent Total Disablement** - Disablement which will entirely prevent the Insured Person from engaging in any occupation of any and every type and description for the remainder of the life of the Insured Person without hope of recovery.

**Photographic Equipment** -

- Cameras, camcorders and video recording equipment
- Binoculars and telescopes
- Developing, editing and associated visual equipment
- Accessories associated with any of the above

**Policyholder** - The Student Accommodation Provider named on the Certificate of Insurance.

**Portable Computer Equipment** - Any computer equipment which is or can be battery powered, including laptops, iPads, palmtops, portable printers, personal digital assistants (PDAs) and items of a similar nature.

**Replacement Value** - The cost of replacing items with new ones, except clothing and household linen, rented goods and College property on loan where a deduction will be made for wear and tear.

**Resident** - Staying overnight in the Term Time Address.

**Single Article Limit** - The limit which applies to any individual item or stated group of items insured by the policy.

**Student Accommodation Provider** - The university, university college, College, company or private individual that manages the letting, maintenance and security of the Designated Student Residence.

**Sum Insured** - The maximum amount payable for each cover section or item insured specified in the Endsleigh Block Accommodation Policy wording or Certificate of Insurance.

**Term Time Address** - The room or rooms occupied by the Insured Person during the College Term.

# Definitions (continued)

**Unattended** – Where the Insured Person has left their items and not taken reasonable precautions to keep their items safe. Examples when we may consider the items to have been left unattended are listed below:

- knowingly leaving your items out of your sight when you can't see them and other people can
- knowingly leaving your items on a table in public where they are out of your arm's reach
- leaving your items in your car when they are not concealed and locked away

We do not expect the Insured Person to leave their items unattended, even if they are concealed in their own carrier, a bag, handbag or briefcase.

**United Kingdom** – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Unoccupied** – Where the Insured Person is not Resident in the Term Time Address.

**Utility Areas** - Utility room, shower room, bathroom, kitchen or toilet area at the addresses shown on the Term Time Address.

**Vacation** - Those periods between the end and beginning of the College Term.

**Valuables** –

- Any article of gold, silver or other precious metal; jewellery, pearls or gemstones
- Watches or clocks
- Furs
- Works of art, pictures or curios
- Collections of stamps, coins, bank notes or medals

**Vehicles and Craft** – Any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes including their parts or accessories, tools and in-car audio equipment (but not domestic gardening equipment, battery operated golf trolleys or wheelchairs, battery or pedestrian operated models or toys).

**We/Us/Our** – The Insurer shown on your Certificate of Insurance or Endsleigh Insurance Services Limited acting on their behalf.

## Section 1 - Cover for Tenants Liability, Public Service Equipment and Contents of the Insured Person in the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for loss of or damage to the Contents of the Insured Person in the Term Time Address as a direct result of the following Insured Event.

Theft or attempted theft

Fire, lightning, explosion, thunderbolt or earthquake

Smoke

Subsidence or heave of the site on which the Term Time Address stands or landslip or landslide

Storm or flood

Damage caused by either water or oil leaking from any fixed appliance, pipe or tank

Riot, civil commotion, strike, labour and political disturbances

Damage caused by aircraft, animals or vehicles hitting the Term Time Address or the buildings in which the Term Time Address is situated

Damage caused by trees or branches, lamp posts or telegraph poles falling on the buildings in which the Term Time Address is situated

Malicious damage

### What is not covered

We will not pay the first amount stated on the Certificate of Insurance for each and every claim.

We will not pay for any theft:-

- a) if caused by deception
  - b) from a parked motor vehicle, except as described in "Additional Benefits e) – Transit at the Beginning and End of a College Term"
  - c) when the Term Time Address is Unoccupied for any period of time and any ground floor accessible door or window to the Term Time Address has been left open or unlocked
- We would draw your attention to General Conditions point 3. Reasonable Care which is to be found on page 13 of this Endsleigh Block Accommodation Insurance Policy

We will not pay for:-

- a) damage caused by bedding down of new structures or settlement of newly made up ground
- b) damage resulting from demolition or structural repairs or alterations to the Term Time Address

We will not pay for damage:-

- a) occurring when the Term Time Address is not visited by the Insured Person or a fellow tenant for 30 consecutive days
- b) to the appliance, pipe or tank from which the leakage has occurred

We will not pay for damage caused by domestic pets for which the Insured Person is responsible

We will not pay for malicious damage:-

- a) unless the incident is reported to the police
- b) occurring after the Term Time Address has been left Unoccupied for more than 30 days
- c) caused by the Insured Person or any other person living at the Term Time Address

# Additional Benefits

## What is covered

In addition to Cover for the Contents of the Insured Person in the Term Time Address, We will provide Cover in the following circumstances:-

a) Contents temporarily away from the Term Time Address  
We will Cover the Contents of the Insured Person for loss or damage by any Insured Event whilst:-

- at the Permanent Home Address
- at any occupied private dwelling
- at any building where the Insured Person is temporarily residing

b) Vacation Cover in the Term Time Address

We will pay for loss of or damage to the Contents of the Insured Person due to an Insured Event whilst left in the Term Time Address during Vacation for a maximum of 60 consecutive days.

c) Storage in Designated Student Residence during Vacation

We will pay for loss of or damage to the Contents of the Insured Person by an Insured Event whilst removed from the Term Time Address to secure storage designated by the Student Accommodation Provider during Vacation

d) Designated Halls of Residence Utility and Communal Areas

We will pay for loss of or damage to the Contents of the Insured Person by an Insured Event whilst removed from the Term Time Address to a Utility Area, Communal Area or any other locked storage on campus

e) Transit at the beginning and end of a College Term

We will pay for loss of or damage to the Contents of the Insured Person by an Insured Event whilst in direct and undiverted transit for the sole purpose of moving between the Term Time Address and the Permanent Home Address at the beginning and end of each College Term

f) Money

We will pay for loss of Money by an Insured Event in the Term Time Address

g) Credit Cards

We will pay for the legal liability of the Insured Person following loss and subsequent unauthorised use of the Insured Person's credit, cheque or bank card issued to them in the United Kingdom

## What is not covered

We will not pay the first amount stated on the Certificate of Insurance for each and every claim.

We will not pay for:-

- a) any amount in excess of the limit shown on the Certificate of Insurance unless in the Permanent Home Address
- b) any loss as a result of theft unless following Forcible and Violent Entry, except in the Permanent Home Address
- c) any loss or damage outside the United Kingdom

We will not pay for loss of or damage to the Contents of the Insured Person during Vacation unless locked inside the Term Time Address by key and only the Insured Person has access

We will not pay

- a) any amount in excess of the limit shown on the Certificate of Insurance
- b) any amount in excess of the limit shown on the Certificate of Insurance for Theft unless following Forcible and Violent Entry to the Utility Area, Communal Area or locked storage
- c) any amount in excess of the limit shown on the Certificate of Insurance for clothing damage caused by faulty laundry equipment

We will not pay for:-

- a) theft of the Contents of the Insured Person from a motor vehicle
  - whilst left Unattended, except whilst parked temporarily and not overnight to allow for a short break during the course of the journey between the Term Time Address and the Permanent Home Address at the beginning or end of the College Term
  - whilst parked overnight between the hours of midnight and 6.00am
  - where the Contents are not stored in a locked boot or locked glove compartment or concealed from sight in the locked luggage section of the vehicle
- b) any amount in excess of the limit shown on the Certificate of Insurance for any single carrying device and its Contents
- c) any loss occurring outside the United Kingdom

We will not pay for:-

- a) any amount in excess of the limit shown on the Certificate of Insurance
- b) any loss by theft unless following Forcible and Violent Entry to the Term Time Address.

We will not pay for:-

- a) any liability in excess of the limit shown on the Certificate of Insurance during the Period of Insurance
- b) any liability arising from the loss of the card unless reported immediately to the issuing authority and subject to all the terms and conditions attaching to the card having been complied with
- c) the unauthorised use of a card arising after the issuing authority has been notified of the loss
- d) any liability resulting for the loss or subsequent use outside the United Kingdom

# Additional Benefits (continued)

## What is covered

### h) Frozen Food

We will pay for loss of or damage to food in any fridge or deep freeze cabinet caused by a rise or fall in temperature arising from accidental power failure or contamination by any refrigerant fumes.

### i) Replacement Locks

We will pay for the cost of replacing keys, swipe cards and locks to the Term Time Address following damage resulting from theft or attempted theft.

### j) Liability for rented household goods

We will pay for sums which the Insured Person becomes legally liable to pay following loss or damage by an Insured Event to household goods (other than telephones and not including any item excluded under any accommodation contract) rented under the terms of a formal rental agreement while in the Term Time Address

### k) Tenants Liability

We will pay for sums which the Insured Person becomes legally liable to pay following damage to landlords material property in the custody or control of the Insured Person and for which they are legally responsible under the terms of a formal tenancy agreement resulting from an Insured Event

### l) Liability for College Library Books and College Property on Loan

We will pay for sums which the Insured Person becomes legally liable to pay following loss of or damage to College library books or College property on loan by an Insured Event while

- in the Term Time Address
- in the Permanent Home Address
- in the College
- in direct transit between the Term Time Address and Permanent Home Address at the beginning and end of each College Term

### m) Liability for public service equipment

We will pay for sums which the Insured Person becomes legally liable to pay following damage by an Insured Event to

- gas, electricity or water meters
- non-portable telephone equipment owned by and rented from the service provider in the Term Time Address

## What is not covered

We will not pay for:-

- a) any liability in excess of the limit shown on the Certificate of Insurance during the Period of Insurance
- b) loss or damage arising from the deliberate act of the power authority in withholding or restricting power, including strike, lockout or industrial dispute
- c) any loss or damage from a fridge or deep freeze cabinet not situated in the Term Time Address, Communal or Utility Area
- d) any claim where the fridge or deep freeze cabinet is more than 15 years old

We will not pay for:-

- a) any liability in excess of the limit shown on the Certificate of Insurance during the Period of Insurance
- b) any damage to external doors

We will not pay for:-

- a) any loss unless the Insured Person is named as the party responsible for the rented goods on the rental agreement with the company concerned
- b) any claim in excess of that stated on a "written down valuation" acceptable to Us and supplied from the central accounts office of the rental company concerned
- c) any liability assumed by the Insured Person for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise
- d) any claim for rented household goods unless the Sum Insured under "Cover for the Contents of the Insured Person" is sufficient to include the full extent of liability to any rental company for all rented household goods
- e) any liability in excess of the limit shown on the Certificate of Insurance for any single item
- f) loss or damage to any items for which the Insured Person is responsible under the terms of a tenancy agreement

We will not pay for :-

- a) any liability in excess of the limit shown on the Certificate of Insurance during the Period of Insurance
- b) any accidental damage to landlords goods

We will not pay for:-

- a) any liability in excess of the limit shown on the Certificate of Insurance for College library books
- b) any liability in excess of the limit shown on the Certificate of Insurance for College property on loan
- c) any claim which is not supported by a bill from the Student Accommodation Provider
- d) any loss or damage occurring outside the United Kingdom
- e) any loss or damage to any property or books which are left Unattended

We will not pay for:-

- a) any liability in excess of the limit shown on the Certificate of Insurance
- b) any loss or damage resulting from theft or caused by criminal persons unless following Forcible and Violent Entry
- c) Money in meters or telephones
- d) liability for Mobile Phones, their accessories or related costs
- e) any loss or damage where the Insured Person is not named on the rental agreement or bill from the company concerned



# Additional Benefits (continued)

## What is covered

### n) Personal liability

We will pay for sums which the Insured Person becomes legally liable to pay, including costs and expenses incurred with Our consent in defence of a claim for damages as a result of

- accidental death or bodily injury to any person not being a member of the family or household of the Insured Person or residing with the Insured Person
- damage to property not belonging to or in the charge or control of the Insured Person or a member of their family happening in the United Kingdom during the Period of Insurance

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. If the Insured Person dies, their legal personal representatives will have the protection of this cover for liability incurred by the Insured Person.

### o) Accidental death or Permanent Total Disablement of a Supporting Parent or Guardian

We will pay the Insured Person £5,000 following accidental death or Permanent Total Disablement of a parent or guardian on whom the Insured Person is financially dependent to complete their Course, such death to arise solely from bodily injury by external violent and visible means during the Period of Insurance.

### p) Personal Accident and injury

We will pay the Insured Person any appropriate Benefit specified below should they sustain injuries resulting solely and directly from accidents caused by external violent and visible means arising during the Period of Insurance within the United Kingdom which directly and independently of any other cause results in disablement as specified within 12 months of occurrence

**PART A – Benefits**

a) Permanent Total Disablement caused by fire in the Term Time Address or as a result of visible violence by burglars	£50,000
b) Permanent Total Disablement as a result of visible violence by criminal persons arising outside of the Term Time Address	£50,000
c) Permanent Total Disablement as a result of accidental bodily injury	£10,000
We will only pay benefits a), b) or c) when the disablement has lasted for 104 consecutive weeks and has been certified as lasting or likely to last indefinitely by a specialist. We may at Our discretion pay all or part of the benefit before the expiry of the 104 week period	
d) Funeral costs	£500
e) Permanent total loss by physical severance or permanent loss of use which is lasting or likely to last indefinitely of:-	
Sight of both eyes	£5,000
One arm	£3,750
One leg	£3,500
One hand	£3,000
Hearing of both ears	£2,500
One foot	£2,500
Sight of one eye	£1,500
One thumb	£1,250

## What is not covered

We will not pay for:-

- any liability in excess of the limit shown on the Certificate of Insurance in respect of any number of claims arising out of one Event
- any liability in respect of
  - accidental death or bodily injury to the Insured Person or any member of their family or any person who lives with or is employed by them
  - damage to property owned by or in the care or control of the Insured Person or any member of their family or any person who lives with or is employed by them
  - any trade, profession, business or employment
  - any contract which the Insured Person has entered into unless legal liability would have attached anyway
  - the ownership, possession or operation of
    - Vehicles and Craft
    - any power operated lift
    - firearms, except shotguns or air guns used for sporting activity
  - the ownership or possession of
    - horses while being used for hunting, racing or polo
    - pets which are not normally domesticated in the UK
    - a dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (Muzzling) Regulations Northern Ireland 1991
    - animals other than horses or domestic pets
  - the ownership, occupation, possession or use of any land or building
  - any occurrence caused by or arising out of or contributed to by any tenancy, business, profession or occupation
  - the transmission of any communicable disease arising directly or indirectly by the Insured Person or any person living with them
  - any wilful, reckless or malicious act by the Insured Person
  - racing of any kind other than on foot

We will not pay for:-

- any injury or disablement arising out of or in any way connected with
  - aviation (other than travelling as a fare-paying passenger on a scheduled flight), ballooning, bungee jumping, deep sea diving (defined as diving to depths greater than 30 metres), gliding, hang gliding, jet skiing, micro light flying, motor rallying, parachuting, paragliding, parascending, professional sports of any kind, racing of any kind (other than on foot), tree climbing, solo sea sailing or winter sports
  - use of machinery
  - pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or deliberate actions which put the Insured Person at risk of death, injury or disablement unless in an attempt to save human life or because the Insured Person's life is in danger
  - any pre-existing physical defect or infirmity
- any claim where the Insured Person cannot supply a report from their own doctor or consultant at their own expense if required by Us. We may require the Insured Person to be further medically examined by Our doctor and the Insured Person will as often as required agree to medical examination at Our expense.
- any amount in excess of £10,000 for any combination of Part A – Benefits c) and e)
- any accident or incident occurring outside the United Kingdom

# Additional Benefits (continued)

## What is covered

Hearing of one ear	£1,000
One forefinger	£750
One little finger	£500
Ring or middle finger	£400
Big toe	£250
Any other toe	£150
f) Contents damaged during an assault	£150

Loss of use other than severance must last for two years before compensation is payable and, at that time, be lasting or likely to last indefinitely.

## PART B – Benefits

- a) Subject to a claim being covered by Part A, We will also pay up to £1,000 towards additional costs reasonably incurred by the Insured Person in undertaking a further year of study if they were prevented from taking examinations as a result of the accident.
- b) Subject to a claim being covered by Part A, We will reimburse rent which has been paid in advance and which is not otherwise recoverable, and where alternative accommodation expense has been incurred following an accident up to a maximum limit of £500 and a minimum of 8 days evidenced medical incapacitation.

q) Theft of a Mobile Phone belonging to the Insured Person  
In the event of Theft of or malicious damage to a Mobile Phone, whilst in the Term Time Address, We will replace with a Mobile Phone of the same or similar specification or value at Our discretion.

## What is not covered

We will not pay:-

- the first £25 of each and every claim
- any liability in excess of the limit shown on the Certificate of Insurance
- for any loss by theft unless following Forcible and Violent Entry
- malicious damage caused by the Insured person or any other person living at the Term Time Address
- for any unauthorised calls
- for any accidental damage
- for any claim for theft or malicious damage from any communal area

# How We Settle Claims for Tenants Liability, Public Service Equipment and Contents of the Insured Person in the Term Time Address

## What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Contents covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

## What is not covered

- We will not pay more than the total Sum Insured stated on the Certificate of Insurance.
- We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and College property on loan.
- We will not pay more than the value stated under 'What is not covered' in Additional Benefits a-q.
- any liability in excess of the limit shown on the Certificate of Insurance for any single item.
- We will not pay more than the amount shown on the Certificate of Insurance for each of the following
  - Audio/Visual Entertainment Equipment
  - Photographic Equipment
- We will not pay any more than the amount shown on the Certificate of Insurance for each of the following groups of items:-
  - Valuables
  - Musical instruments
  - CDs, DVDs, video and audio cassettes, mini discs, records, cartridges, CD ROMs, DVD ROMs, and computer games
- We will not pay more than the amount shown on the Certificate of Insurance for each of the following groups of items:-
  - Mobile Phone
  - any single article of clothing
  - Computer Accessories
- We will not pay more than the amount shown on the Certificate of Insurance in total for any rented household goods in any one Period of Insurance.

## Section 2 - Cover for Portable Computer Equipment in the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for loss of or damage to Portable Computer Equipment belonging to the Insured Person by any of the Insured Events whilst in the Term Time Address during College Term and during Vacation when the Term Time Address is occupied by the Insured Person.

### What is not covered

We will not pay:-

- the Excess stated on the Certificate of Insurance for each and every claim
- for any costs following rebuilding of software data
- for Compact Disc programmes
- for any software or software manuals
- for any Photographic Equipment or Audio/Visual Entertainment Equipment which can be used in conjunction with Portable Computer Equipment or any other equipment or Computer Accessories
- any claim unless evidence that the Insured Person owns the Portable Computer Equipment can be provided

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## How We Settle Claim for Portable Computer Equipment in the Term Time Address

### What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Portable Computer Equipment covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

### What is the most we will pay

We will not pay more than the total Sum Insured stated on the Certificate of Insurance.

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## Section 3 - Cover for Non Electrical Items taken outside the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for loss of or damage to any items defined as Contents belonging to the Insured Person as a direct result of the Insured Events shown under Section 1 – Cover for the contents of the Insured Person in the Term Time Address (not Additional Benefits) or accidental damage or loss whilst in or away from the Term Time Address occurring in the United Kingdom and for up to 30 days anywhere in the world.

### What is not covered

We will not pay:-

- the Excess stated on the Certificate of Insurance for each and every claim
- for any property not belonging to the Insured person or for which the Insured person is not legally liable
- theft from a parked motor vehicle, except as described in "Section 1 – Cover for the Contents of the Insured Person in the Term Time Address- Additional benefits e) transit at the Beginning and End of a College Term"
- loss of or damage to the Insured Persons Contents if left Unattended at any time in a place which has public access
- for any loss of the following:
  - Loss of or damage to sports equipment or sports clothing whilst in the course of play
  - Breakage of skins and strings or scratching, bruising or denting of musical instruments
  - breakage of glass (other than lenses) or items of a brittle nature (other than jewellery), scratching or denting
  - Damage to guns by internal explosion
  - Money
  - Loss or damage to any item not defined as Contents
- We will not pay more than the amount shown on the Certificate of Insurance for any claim for jewellery unless a receipt or valuation can be provided for that item (see General Condition 7, Evidence of value page 13)
- bicycles and their accessories
- Dentures
- Mobile Phone



## Section 3 - Cover for Non Electrical Items taken outside the Term Time Address (continued)

### What is not covered

- j) Vehicles and Craft
- k) Portable Computer Equipment and portable electrical items
- l) We will not pay more than the amount shown on the Certificate of Insurance for any claim for Contact Lenses. Cover is limited to no more than 2 claims in any Period of Insurance.

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## How We settle claims for Non Electrical Items taken outside the Term Time Address

### What is covered

We will decide whether to repair or replace the damaged/lost items, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for non electrical items covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

### What is the most We will pay?

- a) We will not pay more than the total Sum Insured for accidental loss of or Damage to non electrical items taken outside the Term Time Address or Our replacement cost for the loss or damage, whichever is the lower amount.
- b) We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and College property on loan.
- c) We will not pay more than the amount shown on the Certificate of Insurance for any single article.

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## Section 4 - Cover for Portable Computer Equipment and Portable Electrical Items taken outside the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for loss of or damage to Portable Computer Equipment and portable electrical items belonging to the Insured Person as a direct result of the Insured Events shown under Section 1 – Cover for the contents of the Insured Person in the Term Time Address (not Additional Benefits) or accidental damage or loss whilst in or away the Term Time Address occurring in the United Kingdom and for up to 30 days anywhere in the world.

### What is not covered

We will not pay:-

- a) the Excess stated on the Certificate of Insurance for each and every claim
- b) for any Portable Computer Equipment or portable electrical item not belonging to the Insured person or for which the Insured Person is not legally liable
- c) theft from a parked motor vehicle,
- d) loss of or damage to the Insured Persons Portable Computer Equipment or portable electrical items if left Unattended at any time in a place which has public access
- e) for any costs following rebuilding of software data
- f) for compact disc programmes
- g) for any software or software manuals
- h) any claim unless evidence that the Insured Person owns the Portable Computer Equipment or portable electrical items can be provided
- i) theft of Portable Computer Equipment or portable electrical items from anywhere other than the Term Time Address or Permanent Home Address unless following Forcible and Violent Entry
- j) Mobile Phones

# How We Settle Claims for Portable Computer Equipment and Portable Electrical Items taken outside the Term Time Address

## What is covered

We will decide whether to repair or replace the damaged/lost items, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Portable Computer Equipment and portable electrical items covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

## What is the most We will pay

a) We will not pay more than the total Sum Insured for Portable Computer Equipment and portable electrical items taken outside the Term Time Address or Our replacement cost for the loss or damage, whichever is the lower amount.

b) We will not pay more than the amount shown on the Certificate of Insurance for any single article.

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## Section 5 - Cover for Accidental Damage to Contents in the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

## What is covered

We will pay for accidental damage to Contents belonging to the Insured Person or for which the Insured Person is legally liable (other than Landlords' goods which are not fixtures and fittings) whilst in the Term Time Address during College Term and during Vacation when the Term Time Address is occupied by the Insured Person.

## What is not covered

We will not pay:-

a) the Excess stated on the Certificate of Insurance for each and every claim

b) for any property not belonging to the Insured Person or for which the Insured Person is not legally liable

c) for any of the following:

- Breakage of skins and strings or scratching, bruising or denting of musical instruments.
- Breakage of glass (other than lenses) or article of a brittle nature (other than jewellery), scratching or denting
- Damage to guns by internal explosion
- Loss or damage to any item not identified as Contents
- accidental damage to Landlords goods
- Damage to portable DVD players, portable CD and mini disc players, mp3/mp4 players, DVDs, CDs and mini discs

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## How We Settle Claims for Accidental Damage to Contents in the Term Time Address

## What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Contents covered under this section from the date of payment of any claim, unless We have given you written notice to the contrary before payment.

## What is the most We will pay

a) We will not pay more than the total Sum Insured for Accidental Damage to Contents in the Term Time Address stated on the Certificate of Insurance

b) We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented goods and College property on loan

c) We will not pay more than the amount shown on the Certificate of Insurance for any single article

d) We will not pay more than the amount shown on the Certificate of Insurance for each of the following:-

- Audio/Visual Entertainment Equipment (excluding CD players, mini disc players and mp3/mp4 players)
- Photographic Equipment

e) We will not pay more than the amount shown on the Certificate of Insurance for each of the following groups of items:-

- Valuables
- Musical instruments
- CDs, DVDs, video and audio cassettes, mini discs, records, cartridges, CD ROMs, DVD ROMs and computer games

f) We will not pay more than the amount shown on the Certificate of Insurance for each of the following groups of items:-

- Any single article of clothing
  - Computer Accessories
-

## Section 6 - Cover for Accidental Damage to Portable Computer Equipment in the Term Time Address

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for accidental damage to Portable Computer Equipment belonging to the Insured Person whilst in the Term Time Address during College Term and during Vacation when the Term Time Address is occupied by the Insured Person.

### What is not covered

We will not pay:-

- the Excess stated on the Certificate of Insurance for each and every claim
- for any Portable Computer Equipment not belonging to the Insured Person
- for any costs following rebuilding of software data
- for compact disc programmes
- for any software or software manuals
- for any Photographic Equipment or Audio/Visual Entertainment Equipment which can be used in conjunction with Portable Computer Equipment or any other equipment or Computer Accessories
- any claim unless evidence that the Insured Person owns the Portable Computer Equipment can be provided

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## How We Settle Claims for Accidental Damage to Portable Computer Equipment in the Term Time Address

### What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Portable Computer Equipment covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

### What is the most We will pay

We will not pay more than the total Sum Insured stated on the Certificate of Insurance.

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## Section 7 - Cover for Accidental Damage to Portable Computer Equipment in the Term Time Address and College Buildings

The Certificate of Insurance will show whether Cover applies under this section and the Sum Insured applicable

### What is covered

We will pay for accidental damage to Portable Computer Equipment belonging to the Insured Person whilst in the Term Time Address and College Buildings during College Term and during Vacation when the Term Time Address is occupied by the Insured Person.

### What is not covered

We will not pay:-

- the Excess stated on the Certificate of Insurance for each and every claim
- for any Portable Computer Equipment not belonging to the Insured Person
- for any costs following rebuilding of software data
- for Compact Disc programmes
- for any software or software manuals
- for any Photographic Equipment or Audio/Visual Entertainment Equipment which can be used in conjunction with Portable Computer Equipment or any other equipment or Computer Accessories

# How We Settle Claims for Accidental Damage to Portable Computer Equipment in the Term Time Address and College Buildings

## What is covered

We will decide whether to repair or replace the damaged/lost property, alternatively We may wish to pay in cash. Any cash payment will reflect Our view of the replacement cost for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out We will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.

We will automatically reinstate the Sum Insured for Portable Computer Equipment covered under this section from the date of payment of any claim, unless We have given the Insured Person written notice to the contrary before payment.

## What is the most We will Pay

We will not pay more than the total Sum Insured stated on the Certificate of Insurance.

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## General Exclusions

These Exclusions apply to the whole Policy

### We will not pay for the following:-

Any reduction in the value of the insured property following repair, reinstatement or replacement

Any losses or costs that are not directly associated with the incident that caused the claim, unless specifically stated in this policy.

Any accident or incident that happens outside any Period of Insurance that is covered by the Policy

The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design

Loss of or damage to any property more specifically covered by any other insurance or where there is other insurance covering the same loss or liability

Loss or damage to any items used in connection with any business, trade or profession

Any legal liability arising from any business trade or profession

Any claim arising from:-

- deliberate, reckless or criminal acts by the Insured Person or their family
- gradual causes including deterioration or wear and tear
- mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
- any process of cleaning repair or alteration

- vermin, insects or chewing, scratching, tearing or fouling by pets
- electrical or mechanical breakdown
- faulty design, materials or workmanship
- computer viruses
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
- war, revolution or any similar event
- pollution or contamination which was:-
  - the result of a deliberate act
  - expected and not the result of a sudden, unexpected and identifiable incident

Any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination

Vehicles and craft

Pedal cycles and their accessories

Dentures

Deeds and documents other than driving licences, passports or proof of age cards

Documents and certificates showing ownership of shares, bonds and other financial investments

Plants or animals

The operation of any item contrary to the manufacturer's instructions

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## General Conditions

These Conditions apply to the whole Policy

### 1. Duty of the Insured Person

On discovery of any event which may give rise to a claim, the Insured Person must without delay

- a) give written notice to Us stating all known particulars
- b) notify the police immediately and do everything possible to discover any guilty person and recover missing property if any part of the insured property is lost, stolen or damaged by thieves
- c) supply free of expense to Us all such proofs, information and other evidence relating to the claim as We may require.

We cannot consider any claim unless notified to Us in accordance with the terms of this Condition

### 2. Claims Procedure

- a) Every letter, claim, writ, summons and process must be forwarded to Us immediately on receipt. Written notice must also be given to Us immediately the Insured Person has knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Policy. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured Person without Our written consent.
- b) We shall be entitled to take over and conduct in the name of the Insured Person the defence or settlement of any claim or to prosecute in the name of the Insured Person for Our own benefit any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim. The Insured Person

must give all assistance as We may reasonably require.

c) We will be entitled at any time in Our name or the name of the Insured Person to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and the Insured Person will give Us all information and assistance We may reasonably require. Upon payment of any claim under this Policy (other than for repair) any part of the property insured in respect of which payment is made will belong to Us subject to the right of the Insured Person to reclaim it upon repayment to Us of the amount paid.

d) We are entitled in the event of any loss or damage to property to enter the building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable, manner and this Policy shall be proof of leave and licence for such purpose. No property may be abandoned to Us.

e) In the event of a claim being made, arising out of one incident which falls under more than one cover section, the highest excess shall apply to the whole claim.

f) All claims must be reported to Us, together with any supporting evidence We may require, within 40 days of the incident occurring.

# General Conditions (continued)

## 3. Reasonable Care

The Insured Person must at all times

- a) take all reasonable steps to prevent accident, loss and damage.
- b) ensure that external doors and accessible windows to the Term Time Address are operative whenever the Term Time Address is Unoccupied
- c) maintain all property insured in a sound condition and allow Us to have at all times reasonable access to it.

## 4. Cancellation Clause

We may cancel this policy where there is a valid reason for doing so by giving the Policyholder seven days' notice in writing to their last known address. We will refund any premium which may be due in accordance with the terms of this condition. Valid reasons may include but are not limited to:

- A change of risk under this policy which we are unable to insure;
- Where the Policyholder or Insured Person fails to respond to requests from Us for further information or documentation;
- Where the Policyholder or Insured Person have given incorrect information and fail to provide clarification when requested;
- Where the Policyholder or Insured Person breach any of the terms and conditions which apply to this policy;
- The use of threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers, by the Policyholder, an Insured Person or any person acting on their behalf.

If We cancel this policy We will return a proportionate refund of the Premium that has been paid in respect of the period of cover left unused, unless a claim, or an incident likely to give rise to a claim, has occurred.

## 5. Arbitration

If any difference arises as to the amount being paid under this Policy (liability being otherwise admitted) such difference will be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of any award shall be a condition precedent to any right of action against Us.

## 6. Fraudulent Claims

If any claim under this Policy is in any respect fraudulent or misrepresented in amount or if any fraudulent means or device is used by the Insured Person or by any person acting on behalf of the Insured Person to obtain any benefit under this Policy, We will not pay any part of the claim and all Cover provided by this Policy will be forfeited.

## 7. Evidence of Value

For any individual item of jewellery valued at more than £600, the Insured Person will be required to provide evidence of value in the event of loss or damage to that item. Acceptable evidence of value may be in the form of:

- (i) the original purchase receipt, or
  - (ii) a written valuation dated no more than five years old
- Failure to produce adequate evidence of value may affect the Insured Person's ability to claim for loss or damage to the item(s).

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## How to Make a Claim

1. Endsleigh will deal with all claims. The Insured Person must refer all correspondence and telephone enquiries to Endsleigh at the following address:-

Endsleigh Claims Service  
PO Box 432  
Cheltenham Spa  
Gloucestershire GL50 3YD  
Tel: 0800 923 4045  
Fax: 01242 866957  
Email : [property.claims@endsleigh.co.uk](mailto:property.claims@endsleigh.co.uk)

The Insured Person should check the Policy to ensure that the cause of the loss or damage is covered and read the General Conditions

2. To make a claim, the Insured Person should:-

- a) ring Endsleigh on the telephone number above.
- b) send Us any:-
  - receipts, bills, valuations or repair estimates as appropriate for all claims for loss or damage
  - full details of any accident or injury and early prognosis for personal accident claims.
- c) give full details within 40 days of the incident together with any

supporting evidence we may require.

All claims for theft or loss must be reported to the police

3. Some of the cover (for example Personal Liability) is provided to cover the Insured Person against claims made by others. If the Insured Person is held responsible for loss, damage or injury it is essential that they:-

- a) tell us immediately and provide details in writing as soon as possible and
- b) send Us immediately any correspondence writ summons or other legal document served on them. The Insured Person must not admit liability or reply to any correspondence without Our authority. We will then deal with all matters relating to that claim on behalf of the Insured Person.

4. In some cases We may arrange either for a member of Our staff or an independent Chartered Loss Adjuster to discuss the claim with the Insured Person. This is not always necessary but when it is We will advise the Insured Person of the name and address of the Loss Adjuster and monitor progress of the claim.

5. Certain types of claim will be considered directly by the Insurers if referred to them by Endsleigh.

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# About your insurers

## Your insurer Details

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460

Registered office: Zurich House, Ballsbridge Park, Dublin 4, Ireland  
UK Branch registered in England and Wales Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised 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. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our Firm Reference Number is 203093/

## Risk Transfer

Endsleigh acts as an agent for the insurer for the collection and refund of premiums and the payment of claims. This means that premiums are treated as being received by the insurer when cleared funds are received by Endsleigh and that any premium refunds of claims monies are treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and Endsleigh will tell you if this is the case.

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## Data Protection

Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy which you can find at [endsleigh.co.uk/privacy](http://endsleigh.co.uk/privacy)