

# STUDENT CONTENTS INSURANCE

If you pay for your accommodation through your college then you have insurance!

## How much cover do I have?



COVER TYPE	COVER LIMITS
Contents	£5000
Unspecified Personal Possessions (UPP) -Items outside home	£200
High risk items and valuables cover	£1000
Laptops outside college room or house	£500
Freezer Contents	£100
Money in your home	£75
Desktop computer	Inc in contents
College library books	Up to sum insured in home, up to UPP outside
College property on loan in your college room	Up to contents sum insured, up to UPP outside
Pedal Cycles including accessories	£200
Accidental Damage to own contents	No
Accidental Damage to your College room	£5000
Claim Excess	£30
Personal Liability cover	£5,000,000

Underwritten by Royal Sun Alliance Insurance plc

## What do I need to do?

The policy taken out by your college automatically provides cover for you if you pay them for your accommodation. You do not need to do anything.

## This is not enough cover for all of my possessions.

This policy provides a cushion of cover for all students, if the cover levels shown above are not adequate simply go online and **get a quote**.

On the website you will be able to select your college, choose which areas of cover you would like to increase, get a quote, take out the policy, make a payment and email yourself the documents.

## Can I have more details?

For full policy wording and policy summary please contact us. They may also be available on your intranet site.

## Why do I need insurance?

To cover the cost of replacing your contents and to avoid losing your deposit or having to pay for damage to college contents. In the event of an insured incident, the policy includes, as standard, £5,000 accidental damage to landlords contents, fixtures and fittings.

## What cover do I have?

Your college has chosen to provide you with this basic cover as part of your accommodation charge. You can top this up but such top up cover will be in addition to the automatic cover provided by the college and you would pay the extra premium for the top up to NWBIB directly.

## 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 college residence you specify. If you move address the cover will cease unless you advise us.

## What is meant by high risk items and valuables limit of £1,000?

All items of this type are insured to a maximum value of £1,000 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, stamps, coins and other collections.

## What is meant by Personal Possessions?

These are items that are kept on or about the person and taken outside the college room, e.g. items such as valuables, personal effects and clothing. They have a £1,000 single article limit unless specified on your schedule.

## What is Accidental Damage and why do I need it?

The policy includes Accidental Damage to college/landlord's contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental Damage would be an incident such as dropping, spilling or knocking something over. You can add cover for your own contents by visiting our website.

## What do I do if I need to claim?

If the claim relates to your own contents please visit our website for more information.

If the claim relates to the property i.e. attempted break-in or water leak, please contact your College Accommodation or Maintenance Manager in the usual way.

## What if I need to make changes to my policy?

Call NWBIB on 01223 792293 and give them your name and policy number and they will talk you through the process.

Talk to one of our team  
to find out more or visit  
[www.nwbib.co.uk](http://www.nwbib.co.uk)



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