Certificate of Insurance

UNIVERSITY OF HERTFORDSHIRE
POLICY NUMBER HH1221a
1st September 2016 to 31st August 2017

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

Key Benefits – What’s covered?
Your items are covered inside your room against fire, flood and theft up to the following amounts:

<table>
<thead>
<tr>
<th>Core Room Cover</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Student Room Cover</td>
<td>£5,000</td>
</tr>
<tr>
<td>Disabled Students</td>
<td>£6,000</td>
</tr>
<tr>
<td>Single Article Limit (unless outlined separately)</td>
<td>£1,250</td>
</tr>
<tr>
<td>Computer Equipment (eg. Desktops, Laptops, Tablets)</td>
<td>£2,000</td>
</tr>
<tr>
<td>Computer Accessories</td>
<td>£150</td>
</tr>
<tr>
<td>Mobile Phone (forced entry only)</td>
<td>£750</td>
</tr>
<tr>
<td>Audio equipment, DVD &amp; video players, computer consoles, hard drives and other data carrying media</td>
<td>£1,000</td>
</tr>
<tr>
<td>Computer Games, CDs, DVDs, Videos &amp; records</td>
<td>£600</td>
</tr>
<tr>
<td>Photographic Equipment</td>
<td>£1,000</td>
</tr>
<tr>
<td>Sports Equipment</td>
<td>£1,000</td>
</tr>
<tr>
<td>Musical Instruments</td>
<td>£600</td>
</tr>
<tr>
<td>Clothing (single article limit)</td>
<td>£350</td>
</tr>
<tr>
<td>Valuables including jewellery &amp; watches</td>
<td>£600</td>
</tr>
<tr>
<td>Personal Money (forced entry only)</td>
<td>£50</td>
</tr>
<tr>
<td>Credit/Debit Card fraud (forced entry only)</td>
<td>£500</td>
</tr>
<tr>
<td>University Property on Loan</td>
<td>£500</td>
</tr>
<tr>
<td>Library books</td>
<td>£250</td>
</tr>
<tr>
<td>Rented Household Goods</td>
<td>£1,250</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>£150</td>
</tr>
</tbody>
</table>

Core Room Cover Limit

Total Student Room Cover £5,000
Disabled Students £6,000
Single Article Limit (unless outlined separately) £1,250
Computer Equipment (eg. Desktops, Laptops, Tablets) £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 £600
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

Other Benefits Limit

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

Liabilities

Tenants Liability Cover £5,000
Damage to Public Service Equipment (water, electricity, gas meters) £150
Personal Liability £1m

Key Exclusions - What’s not covered

• Accidental Damage
• Laptops and other Gadgets such as Tablets outside the room
• Mobile Phones outside the room
• Bicycles (unless in designated, locked storage on campus)
• Musical Instruments outside the room
• Any other items taken outside the room

Excesses

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

<table>
<thead>
<tr>
<th>Contents</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laptops and Tablets</td>
<td>£50</td>
</tr>
<tr>
<td>Money and Credit cards</td>
<td>£25</td>
</tr>
<tr>
<td>Frozen Food</td>
<td>£10</td>
</tr>
<tr>
<td>Liabilities and Personal Accident Benefits</td>
<td>£25</td>
</tr>
</tbody>
</table>

How to make a claim:
Visit: endsleigh.co.uk/claim-centre
to register your claim online.
Call: 0800 923 4045

Call free: 0330 3030 280
To view your full policy details and extend cover
Visit: endsleigh.co.uk/reviewcover
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.