

Certificate of insurance



University of Stirling

Policy number: HH1582

Policy date: 7th September 2021 to 6th September 2022



Protecting your every step.

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, theft and other perils listed in your policy wording. Your items are also covered in University buildings and when travelling to and from campus. Computer equipment (inc laptops and tablets) are covered for accidental damage up to the following amounts:

Core room cover	Limit
Total student room contents cover	£10,000
Disabled students room contents cover	£11,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,500
Computer accessories	£150
Mobiles and Smartphones (forced entry only)	£1,000
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,500
Computer games, CDs, DVDs, videos & records	£1,000
Photographic equipment	£1,250
Sports equipment	£1,250
Musical instruments	£1,000
Clothing (single article limit)	£1,000
Valuables including jewellery & watches	£1,250
Personal Money (Theft after forcible and violent entry)	£100
Credit/debit card fraud (Theft after forcible and violent entry)	£500
University property on loan	£750
Library books	£750
Rented household goods	£1,250
Contact lenses (max 2 claims per year)	£150

(Additional benefits on next page)

Key exclusions – what's not covered:

- Bicycles unless in University designated storage
- Any other items taken outside the room except when travelling to and from the campus and in university buildings



Additional 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
Loss, damage and theft from halls of residence communal area without forcible or violent entry	£750
Theft from University designated storage areas during vacations following forcible and violent entry	£5,000
Theft from any other property outside policy terms (following forcible and violent entry)	£500
Clothing damage by faulty laundry equipment	£350
Food spoilage (loss of food from fridge/freezers)	£100
Replacement locks and keys (following damage resulting from burglary)	£350
Personal accident cover	£50,000
Permanent total disablement as a result of an accident	£50,000
Accidental death of a parent or guardian including unforeseen illness and redundancy	£5,000
Bike Cover	£350
Unprovoked physical assault	£200

Liabilities

	Limit
Tenants liability cover (landlords property)	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Accidental loss of contents	£250
Personal liability	£1m

Excesses

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

	Limit
Room contents and bicycles	£10
Laptops and tablets	£10
Money and credit cards	£10
Frozen food	£0
Liabilities and Personal accident benefits	£10

How to make a claim:

Visit: endsleigh.co.uk/claim-centre to register your claim online, or call us on **0800 923 4042**.

Visit endsleigh.co.uk/reviewcover to view your full policy details. You can extend your cover online or call us on **0330 3030 280**.

Unprovoked physical assault

What is covered:

We will pay the Insured Person up to £150 in any one Period of Insurance in respect of costs necessarily incurred by the Insured Person as a direct result of a criminal assault resulting in bodily injury.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance for Assault after deduction of the Excess in any Period of Insurance.
- ▶ Any incident not notified to the police within 24 hours and recorded as a Unprovoked Physical Assault.
- ▶ Any incident occurring outside of the United Kingdom.

Bike – theft and damage from designated cycle storage on campus

What is covered:

We will cover Theft or physical damage from a designated cycle storage on campus occurring within the United Kingdom to Bicycles (including fixed Bicycle Accessories) belonging to the Insured Person.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance.
- ▶ Accidental loss.
- ▶ Theft or damage, unless stored in an officially designated cycle storage on College campus.
- ▶ Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).
- ▶ Theft or damage to tyres unless the Bicycle is lost or damaged at the same time.
- ▶ Battery Powered Bikes (E-Bikes)

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?

- ▶ Any costs where the Accommodation Provider has not accepted liability
- ▶ We will deduct the Excess shown on Your Certificate of Insurance in respect of each claim.
- ▶ We will not pay more in total than the Sum Insured on your Certificate of Insurance or the limits shown on the Certificate of Insurance.

How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information.

Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

- i. When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and
- ii. So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

Endsleigh will not process your personal information for marketing purposes without your consent.

To find out more:

To find out more about how we use your information, please read our privacy policy at endsleigh.co.uk/privacy or contact us:

email: privacy@endsleigh.co.uk

write to: Data Protection Officer,
Endsleigh Insurance Services Limited,
Shurdington Road,
Cheltenham,
GL51 4UE

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 the selection 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.

This insurance policy is arranged by Endsleigh Insurance Services Ltd registered in England No. 856706. Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295 <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Zurich Insurance plc's regulation by the Financial Conduct Authority are available from us on request. FCA Register Number 203093.