

# Waterside Village. Policy Number HH1228

## Insurer

The Endsleigh Block Accommodation Insurance Policy is underwritten by Zurich Insurance Plc.

## Period of cover

1st September 2011 to 31st August 2012.

## Summary of Cover for Contents and Portable Computer Equipment in Your Term Time Address

The policy provides protection against theft, fire and flood.

### Key Benefits

Your Contents are covered up to the following maximum amounts:-

#### • Contents

Total sum insured for your contents	£4,000
- Registered Disabled Students	£5,000
Portable Computer Equipment	£2,000
Desktop Computer Equipment	£2,000
Photographic Equipment	£1,000
Sports Equipment	£1,000
Musical Instruments	£600
Loss or damage to your personal belongings from the communal Utility Area	£1,000
Theft from the communal Utility Area	£200
- Following forcible and violent entry	£1,000
Theft of Mobile Phone from your room following forcible or violent entry	£300
Theft of your Contents whilst in direct transit between your accommodation and your parents home at the beginning or end of term time	£500 per bag
Computer Accessories	£150
Theft from any property other than your room or your permanent home address following forcible and violent entry	£500
Replacement locks and keys from burglary	£50

Audio equipment, including TVs, DVD and MP3 Players, Hi-Fi equipment and other similar items	£1,000
Valuables, including jewellery and watches	£600
CDs, DVDs, videos and records	£600
Clothing (single article)	£250
Loss of Frozen Food	£75

#### • Money

Theft of personal money from your room following forcible and violent entry	£50
Fraudulent use of your credit cards following theft	£500

#### • Liability

Tenants liability	£5,000
Personal liability	up to £1,000,000
Liability for rented goods (single article)	£1,000
College library books	up to £200
College property on loan	up to £500
Public Service Equipment	up to £150

#### • Personal Accident

Permanent Total Disablement as a result of an accident	up to £50,000
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### What is not covered

- Excesses (the first amount you will have to pay for each and every claim):-
  - Portable Computer Equipment £50
  - Contents £25
  - Frozen food £10
  - Money and credit cards £25
  - Liabilities £25
  - Personal Accident £25
- Any reduction in the value of the insured property following repair, reinstatement or replacement
- Any claim arising from:-
  - deliberate or criminal acts by the Insured Person or their family
  - gradual causes including deterioration or wear and tear
  - computer viruses
- Any loss occurring outside the United Kingdom
- Vehicles and Craft
- Pedal cycles and their accessories
- Contact lenses or dentures
- Mobile Phones outside of your room