

# Policy Summary - Block Accommodation Policy

To be read in conjunction with your certificate of insurance

## Features and benefits

**Cover for tenants liability, public service equipment and contents of the insured person in the term time address.**

- ▶ New for old cover following loss of belongings at the term-time address, caused by theft (including following non-forced entry), fire, vandalism, storm, flood, burst pipes.
- ▶ Liability cover up to £5,000 for landlords fixtures and fittings for which you are legally responsible under your tenancy agreement.
- ▶ Theft cover whilst in direct transit between your permanent home address and your term time address at the beginning and end of each college term.
- ▶ Provides finance allowing you to finish your course following the accidental death or permanent total disablement of a parent or guardian.
- ▶ Cost of replacing keys and locks to an external door as a result of theft or attempted theft.
- ▶ Provides up to £50,000 in the event of permanent total disablement caused by fire in the term time address or as a result of visible violence by burglars.

## Significant exclusions or limitations

- ▶ Theft following non-forced entry when the term time address is unoccupied and where any ground floor accessible door or window to the term time address has been left open or unlocked.
- ▶ Cover will not apply at the term time address when left unoccupied for more than 30 consecutive days.
- ▶ Accidental damage and accidental loss.
- ▶ Money, keys, mobile phones, musical instruments, pedal cycles and portable computer equipment.
- ▶ Accidental damage to landlords goods.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

## Portable Computer Equipment

(In the term time address only)

**Optional:** covered if shown on certificate of insurance

Covers your laptop and portable computer equipment at your insured address against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.

- ▶ Any rebuilding of software data.
- ▶ Loss or damage occurring outside of the term time address.
- ▶ For any portable computer equipment not belonging to the insured person.
- ▶ An excess of £50 unless otherwise stated on your certificate of insurance.

## Non electrical items taken out of the term time address

(All risks)

**Optional:** covered if shown on certificate of insurance

Covers your non electrical items for loss or accidental damage anywhere in the UK and for up to 30 days worldwide.

- ▶ Loss of damage to the insured person's contents if left unattended at any time in a place which has public access.
- ▶ Mobile phones, dentures, bicycles, portable computer equipment and portable electrical items.
- ▶ Theft from a parked motor vehicle.
- ▶ Loss of or damage to the insured persons non electrical items if left unattended at any time in a place which has public access.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

## Portable computer equipment and portable electrical items

(All risks)

**Optional:** covered if shown on certificate of insurance

Covers your portable computer equipment and portable electrical items for loss or accidental damage anywhere in the UK and for up to 30 days worldwide.

- ▶ Any building of software data.
- ▶ Mobile phones
- ▶ Theft from a parked motor vehicle.
- ▶ 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.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.



## Accidental damage to contents in the term time address

(All risks)

**Optional:** covered if shown on certificate of insurance

Covers your contents for accidental damage in the term time address.

- ▶ Loss or damage to any item not identified as contents.
- ▶ Accidental damage to landlords goods.
- ▶ Loss or damage occurring outside of the term time address.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

## Accidental damage to portable computer equipment in the term time address

**Optional:** covered if shown on certificate of insurance

Covers your contents for accidental damage in the term time address.

- ▶ Any rebuilding of software data.
- ▶ Loss or damage occurring outside of the term time address.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

## Accidental damage to portable computer equipment in the term time address and college buildings

**Optional:** covered if shown on certificate of insurance

Covers your contents for accidental damage in the term time address.

- ▶ Any rebuilding of software data.
- ▶ Loss or damage occurring outside of the term time address and college buildings.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

## Important information

Your cover is valid for 12 months from the date of commencement unless otherwise shown on your policy certificate. This summary 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. If you wish to view a copy of your full policy documentation you can visit [www.endsleigh.co.uk/reviewcover](http://www.endsleigh.co.uk/reviewcover).

It is particularly important that you read the sections on **key exclusions, key limitations and any additional terms applying to your policy.**

## Making a claim

If you need to make a claim, please visit [www.endsleigh.co.uk/reviewcover](http://www.endsleigh.co.uk/reviewcover) for details of how to report a claim online. Alternatively, you can call us on **0800 923 4042** to tell us about your team.

## How to make a complaint

If you wish to make a policy or service complaint, you can contact us by phone on 08000 858698 or write to us at customer liason department, Endsleigh Insurance Services Ltd, Shurdington Road, Cheltenham, GL51 4UE. For any claims related issues please refer to your claims correspondence for contact details. You have the right to contact the insurer(s) directly. If your complaint is not resolved to your satisfaction you have the right to ask the financial ombudsman service to review your case. Contacting the ombudsman will not affect your rights to take legal action against us.

## Cancellation rights

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please note that this right does not apply if you have already made a claim under your policy.

## Compensation scheme

In the event that Endsleigh Insurance Services Limited is unable to meet its liabilities you may be entitled to compensation from the financial services compensation scheme (FSCS). Further information can be found in your policy wording document under the heading "Our commitment to you".

**KEY FACTS | Student Possessions Insurance: Cover Summary** Student Possessions insurance is a product of Endsleigh Insurance Services Limited. Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA register by visiting its website at [www.fca.gov.uk/register](http://www.fca.gov.uk/register) Endsleigh Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE. This insurance policy is arranged by Endsleigh Insurance Services Limited with Zurich Insurance Group registered in England No. 354568.

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc, is authorised and regulated 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. FCA Register No: 203093.