



condorproperties
the home for your student life

Tenant Guide



This guide is packed with useful information for you and your housemates.

Please keep this document safe, as you may need to refer back to it during your tenancy.

Welcome to your new home!

Dear Condor Resident

Welcome to your new Condor home!

We realise that you will be receiving a lot of information as you prepare for the coming year. But take a little time to read through this guide as it may answer a lot of the questions you may have!

In this guide you will find the various ways to contact us, guidelines to moving in, what to do in an emergency and a few useful tips on safety and security.

It is in our own interest to respond to your maintenance requests promptly. The best way to contact us is through our website, unless of course it is an emergency. A member of the team will visit regularly to ensure that everything is in working order. We will of course give you prior notice of these inspections.

Don't forget, as a Condor tenant you always get first pick of our properties before they go on the open market. We always make sure we take care of our own!

If you ever have any questions, your Location Manager is there for you 24/7. In the meantime, enjoy your property and good luck with your studies!

Warm Regards

The Condor Team

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In Case of an Emergency

PLEASE TAKE NOTE OF ALL EXITS IN CASE OF EMERGENCY. **IN THE EVENT OF A FIRE:**

- Operate the nearest fire alarm point
- Leave the building by the nearest exit
- Call the Fire Brigade - 999

**IF YOU SMELL GAS PLEASE VACATE THE PROPERTY IMMEDIATELY AND
CONTACT NATIONAL GRID ON 0800 111 999. PLEASE ALSO NOTIFY YOUR
LOCATION MANAGER.**

EMERGENCY MAINTENANCE

Please call this number in the event of an emergency maintenance issue out of office hours:

Office Hours: 9am - 5pm Monday - Friday

Contractors will only attend the property if it is felt the situation requires urgent attention. In most cases they will carry out work to prevent further damage or to make safe with the full repair being assessed during normal working hours.

For guidance the following would constitute an emergency;

- Immediate danger to a tenants health/safety or serious damage to the building
- Gas leak/emergency - in first instance contact National Grid on 0800 111999
- A serious water leak that cannot be contained and is causing damage to the property
- Complete failure of electrics (power supplier to be first point of contact)
- Breakdown of heating in sub-zero temperatures at the start of a weekend/holiday
- A sounding fire/intruder alarm that cannot be silenced
- Lock out of property where student is rendered vulnerable (£50 charge payable by student)

Please note - in most circumstances, loss of heating or hot water is not treated as an emergency and will normally be attended on the next working day.

If a contractor attends to a problem that you have reported and the fault is due to lack of care or misuse by you or other tenants occupying the property, you will be charged for the cost of putting it right.

Our key holders do hold spare keys in case of an emergency maintenance issue. Our contractors may still need to gain access via tenants to make the necessary repairs. It is therefore in your best interest to be available for appointments made with contractors to ensure the repairs are carried out as quickly as possible.

Useful Contact Details

Your Location Manager is there to make your stay in your Condor Property as comfortable and as fun as possible. They are your first port of call for all non-maintenance related issues. Your Location Manager is:

Office Hours: 9am - 5pm - Monday- Friday

Other useful contacts

Condor Maintenance

www.condorproperties.com/maintenance

Non-emergency police number

Tel: 101

Gas Emergency

Tel: 0800 111 999

NHS Direct 24 hour medical helpline

Tel: 111

The Samaritans

Tel: 08457 909 090

Moving into your new home

You'll want to make sure that it goes smoothly so we have put together a quick rundown of what to bring and other useful information:

Your Location Manager will have been in contact to let you know where you can collect your keys. If you missed the message, give them a call!

Don't forget to bring the following items with you:

Bedroom

Duvet/cover and sheets

Pillows/pillow cases

Bathroom

Towels

Toiletries / Toilet Roll

Kitchen Utensils

Pots and pans

Cutlery

Plates, bowls, mugs, glasses

Kettle & Toaster

Iron/Ironing board

All cleaning materials

You may wish to purchase some of these items with your new housemates!

Condor Properties will supply you with a vacuum cleaner but when it gets full

you'll need to buy some new bags and replace them yourself!

Moving into your new home continued.....

Student Housemates

It can be useful to establish some ground rules with your housemates to help keep the house running as smoothly as possible.

Setting cleaning rotas, agreeing rules about house guests, noise levels when your housemates have an early lecture etc.- all of these things and others you need to agree between you.

Remember that at the end of your tenancy, the property must be returned to us in a clean and tidy state and clear of all rubbish and possessions to avoid any charges.

Refuse Removal

Please place all of your refuse in the collection bins at your property. Please ensure that all waste is in a black bin liner and that none is left on the floor next to the bins. Your Location Manager will provide you with details of collection days and any additional instructions. If you are living within one of our blocks there will be specific refuse & waste management notices provided in your communal areas.

TV Licence

We provide a TV licence at the property for the TV in the shared living room. If you have a TV in your bedroom then you will need to purchase an additional TV licence. Check out their website for more info www.tvlicencing.co.uk

Council Tax

Please ensure if you haven't done so already that you inform us of your enrolment/student ID number. We will then pass this to the council to ensure you do not get charged for council tax whilst you are a student.

Remember if you stop being a student, then the whole house becomes liable for council tax and it is your responsibility to pay it.

Payment of Rent

Your tenancy agreement is a legally binding document which requires you to pay the rent in full in cleared funds on the rent due dates. Failure to do this means that you will be in breach of your tenancy agreement and you may face legal action to recover any arrears.

If you have signed a joint Assured Shorthold Tenancy Agreement with your fellow housemates for the property you are all jointly and severally liable for payment of the full rent on the rent due date. If any rent is outstanding on the rent due date then we may pursue one, some or all tenants for the costs incurred and the balance of rent due regardless of whether you as an individual have made a payment to us.

Community

Please respect your neighbours, some may not be students. Why not try to get to know them? Getting on with your neighbours is important, please give it a try.

Moving into your new home continued.....

Car Parking

Car parking is usually very limited or has strict regulations. Check with your Location Manager before you bring your car.

Insurance

Insurance is included in your rental fee, your possessions are insured under a block insurance scheme with Endsleigh Insurance.

You should find full details of the scheme at the back of this guide. Each resident should ensure that the insurance scheme meets his or her own need. If you need additional coverage then this can be purchased through the scheme or another company of your choice. Important to note: bicycles are not covered by this policy.

Noise/Nuisance

All residents and your neighbours should be able to enjoy their accommodation without harassment from others, or disturbance from noise or nuisance.

Please try to be aware of all the people around you and be extra considerate when playing audio, TV or radio, especially when others may be trying to study or sleep. Residents are also responsible for the behaviour of their guests.

Parties

We want you to have fun whilst staying with us, but parties can quickly get out of control and can result in you annoying or upsetting your neighbours. If part of the property is damaged as a result of a party then tenants will be liable for the cost of repairs.

Pets

As stated in your tenancy agreement, no animals are allowed in the property. Any animals discovered at the property will result in appropriate action being taken against the responsible tenant or the household if required.

Smoking/Drug Use

As stated in your tenancy agreement, smoking/drug use is strictly prohibited in the property. Any tenants found to be smoking/using illegal drugs in the property will result in appropriate action being taken against the responsible tenant or the household if required. Any evidence of smoking/drug use i.e ashtrays, cigarette butts, drug paraphernalia, strong smoke smells or covering of smoke detectors will also result in appropriate action being taken against the responsible tenant or the household if required.

Moving into your new home continued.....

Internet

Depending on the city you live in, internet is provided by StudentCom or Virgin Media.

StudentCom

If you do experience any difficulties getting online, contact the Studentcom friendly in-house Service Desk via phone on 0333 123 0115, email support@studentcom.co.uk or on Twitter @StudentComHelp, 24/7.

How to connect to the StudentCom Wi-Fi network:

1. You will be able to connect to it by searching for local WIFI networks
2. The WIFI network you will need to join is called 'studentcom'
3. Once connected, you will then need to open your web browser
4. You will then be prompted with a page asking for a user name and password. You will need to click 'Not Registered' and create an account first
5. Choose the 'Broadband essential' product and add to basket
6. Click 'proceed to checkout'
7. Fill in registration form - this is where you will create your username and password
8. You will then be logged in

Virgin Media

Log in details can be found on the back of the router. If you have any problems logging on, get in contact with your Location Manager.

Caring for your home

Reporting Maintenance

We are as keen as you to keep on top of maintenance within your property. Please report any maintenance requirements immediately at www.condorproperties.co.uk and click on the spanner icon.

In certain circumstances, and normally where any work required is substantial, either in terms of cost or magnitude, it may be necessary to obtain more than one quotation from contractors, or to instruct a surveyor to assess the nature of the problem so that it can be resolved effectively. Please use the following as a guide to the timescales of repairs:

Priority One - Emergency Repairs - are completed within 24 hours of a report of a defect. These would be any repairs required to avoid a danger to health, a risk to the safety of residents or serious damage to buildings or residents belongings;

Priority Two - Urgent Repairs - are completed within five working days of report of the defect. These would be any repairs which materially affect the comfort or convenience of the residents;

Priority Three - Non-Urgent Repairs - are completed within 28 days of a report of a defect. These would be any repairs not falling within the above categories;

Please **do not** instruct a contractor yourself and send us the invoice, as this will not be paid by us unless previously agreed in writing.

Emergency Maintenance

These should be reported immediately online if within office hours or by telephone directly to the emergency helpline number. Please also inform your Location Manager within working hours. The emergency telephone number detailed on page 3 of this booklet.

Lock Outs

If you are locked out of your property in the early hours we will not leave you there but please do your best to avoid this. If locked out Out of office hours in an emergency you should call the emergency maintenance number displayed in your property (make sure you save this in your phone!). Lock-outs within office hours should be reported to your Location Manager.

Lost Keys

If during your tenancy you lose your house keys please report this immediately. Please contact your Location Manager as we may have a spare set of keys or alternatively we can arrange to have a new key cut. You must return the full complement of keys to the property at the end of the tenancy.

Caring for your home continued....

Leaks

Most leaks in student house are caused because people forget that they have left the bath running or they do not put the shower curtain inside the bath or shower tray whilst showering. Leaks can cause the ceiling of a room to come down, with the subsequent inconvenience and cost. Please be careful and also ensure that even minor leaks are reported to us.

Drains

A common cause of blocked drains is food and fat being washed down the sink. Please put unwanted food items in the bin and do not pour fat or food waste down the sink or toilet. Toilets are commonly blocked and back up with raw sewage if excess toilet paper or kitchen roll is used instead of toilet paper – please be mindful of this!

Do not dispose of sanitary items down the toilet. Please note blocked drains, caused by tenants, are the responsibility of the tenants and charges will be passed directly to you. Please also keep shower drains clear of hair.

Ventilation /Condensation

Please ensure you regularly ventilate your house to prevent a build-up of moisture/condensation. When cooking, open the window. When you shower, open the window if there is one and ensure the fan is switched on. This allows air to circulate. Drying clothes on radiators can lead to a build-up of moisture causing the growth of mould on walls. **Please refer to the condensation management page towards the end of this booklet.**

Cleaning/Refuse

Poor hygiene and housekeeping practices attract rodents, ants and other unpleasant infestations. Keep food in sealed containers and do not leave discarded food lying around. Please ensure that all rubbish is removed in accordance with the workings of your local council.

Cookers

A common cause of house fires is related to the cooker. Please keep ovens, hobs and grills clean and grease free. This will not only be safer, but will improve the efficiency of the appliance. **TURN OFF WHEN NOT IN USE.**

Light bulbs

Changing light bulbs you can reach is your responsibility however if you cannot reach please contact us and we will put a new bulb in for you.

Microwaves

Do not put metal items in such as cutlery, foil and metallic painted crockery as they will spark, damage the microwave and may cause fire.

Vacuum Cleaners

The most common problem with these is they are blocked, please ensure you have emptied them and checked for blockages before you report to maintenance or you may be charged. If the bag is full it is your responsibility to buy a new one and replace it.

Safety and Security

Fire Safety Doors

For your own and other housemates safety, please ensure you keep fire doors where fitted, closed and do not remove the automatic closers. Please ensure that all exits are kept free of obstruction.

Smoke and Heat Detectors

These are fitted to the ceilings and are obviously there to detect smoke and heat created by fires. Do not cover or tamper with them. If a detector requires a new battery (you will hear it bleeping) please report to us through our website.

We know that the setting off of detectors can be frustrating when cooking. In order to try and prevent this, try opening windows when cooking and using extractors where fitted and keep the kitchen door closed.

Cooking

Chip pans/fryers are not permitted in Condor properties. When cooking, do not leave the cooker/grill un-attended. Open the window or use extraction facilities where available.

Regular cleaning of the cooker and grill is not only hygienic, but will also prevent the build-up of grease that can add to the danger of a fire starting.

Fire Alarms

All fire alarms are tested bi-annually for both electrical safety and correct operation. This ensures that in the unfortunate event of a fire, you can rely on the equipment working properly.

These are in place for your safety. Please do not tamper with alarms. In the unlikely event of a fire, sound the alarm if applicable, vacate the premises by the nearest exit and ring 999 for the fire brigade. Please then contact us. Do not stop to collect your belongings. Do not re-enter the building until you are told it is safe by the fire brigade.

Electrical Safety

We provide an NICEIC Certificate for electrical wiring. This ensures that all wiring in the property conforms to the latest safety standards, we also inspect the electrical equipment we provide. Do not touch or tamper with electrics. If you have a problem then please notify Condor Properties.

Gas Safety

If you suspect a gas leak, do not use naked flames, do not turn lights on or off or operate any electrical equipment. Open your doors and windows and call National Grid on **0800 111 999 FROM OUTSIDE THE BUILDING** and then Condor Properties. All of the gas appliances are serviced and tested for safer and efficient operation annually. Tenants can view a current gas safety certificate at any time of their stay with us.

Safety and security continued.....

Burglaries / Break-Ins / Theft

If you are unfortunate enough to suffer a burglary, your first step is to call the police. Please then contact Condor Properties. Do not touch anything until the Police say it is ok to do so. You will need to get a crime number from the police.

We will instruct any maintenance if the building needs securing. Please refer to the insurance certificate at the end of this pack for details on how to make a claim. To avoid break ins / theft — PLEASE ENSURE YOU KEEP YOUR BEDROOM AND FLAT DOORS LOCKED AT ALL TIMES (including windows when you are not present).

Helpful Hints to secure your home and belongings

- Keep all doors locked when you are out including bedroom doors
- Close / lock windows when you are out
- Don't leave valuables on display which can be seen through the window
- Ensure all your belongings are covered by Insurance
- Don't let strangers into the property
- Do not lend your keys to anyone

Please ensure that there is nothing kept on your keys that will give away your address should you lose them. The loss of keys is a security problem for both you and us.

The Environment and Utilities

Although your utility bills are inclusive within the rent, we ask that you consider how much energy you are using. Should your energy bills be excessive then we may look to recharge you. Please refer to the fair usage policy on our website;
<http://www.condorproperties.co.uk/about/fairusage>

Here are a few tips at keeping your energy costs down

Heating

Do not have the heating full on and then open all the windows to cool down. You can control each radiator in the house. So if one of your housemates likes the heating on and you don't, turn the controls down in your bedroom.

Please also ensure the heating is left off / on low when all residents are away from the property for long periods (Christmas / Easter etc.)

Portable / Electric Heaters

Portable / electric heaters are not permitted in Condor Properties unless there is a breakdown of the main heating system. Such heaters drink electricity and we do not want you to be in a position where we need to recharge you for electricity usage that exceeds the fair usage policy. These will of course be permitted for any periods without the main source of heating.

Lights

Turn lights off when a room is empty. Use natural light as much as possible. If you use a light for an average of four hours or more a day, fit an energy saving light bulb. It will use around a quarter of the electricity and will last ten times longer than an ordinary bulb.

Fridges and Freezers

Shut the fridge and freezer doors to stop cold air escaping. Avoid putting hot food into your fridge. Defrosting your fridge and freezer regularly will keep them running efficiently and reduce running costs. Check that the door seals are working properly.

Electrical Appliances

Avoid leaving electrical appliances such as televisions, laptops, stereos, mobile phones and electric toothbrushes on standby or charge.

Water

Don't leave taps running, as it wastes water. Do not over fill the bath and do not leave water running unnecessarily. In the event of loss of water ensure taps are turned off.

Kettles

Fill the kettle with the correct amount of water for what you really need. Always make sure the element of the kettle is covered.

Washing Machines

Try always to do a full load or use half load or an economy programme. Try to use the low temperature setting unless you have very dirty clothes to wash.

DO NOT OVERFILL THE WASHING MACHINE AS THIS COULD CAUSE THE DRUM TO BREAK.

Moving out of your home

As the new letting period approaches we will give you the first option to stay in your accommodation for the next year or check out another Condor Property before it goes on the open market. However there will come a time you will have to leave us.

Below is a list of things to consider:

Keys

All keys issued must be returned by noon on your contract end date (we will confirm where keys are to be returned nearer the time).

These must be returned in a sealed envelope clearly stating your name address and room number.

Any keys not returned on time will be replaced and the full costs of this replacement will be invoiced to the individual concerned.

Bedrooms/Communal Areas

These areas should be left tidy and clear of rubbish and personal belongings, if you have left any marks or holes in the walls requiring them to be filled / repainted at the end of your tenancy **YOU WILL BE CHARGED FOR THIS** (dirty marks, markings from blu-tac, white tac, sellotape, holes from drawing pins etc.). Please remember to clear under the bed!

Kitchens/Bathrooms

These areas should be left clean and all waste removed, ovens and microwave ovens should be cleaned inside and out and clear from grime.

Fridges/Freezers

Fridge/freezers should be cleared, cleaned and defrosted, power turned off and the door left open, with food disposed of properly.

Refuse and Waste

All refuse and rubbish should be placed black bin bags and wheelie bins/bins stores provided. Please place all wheelie bins ready for collection at the kerbside on the correct day and please ensure you place waste in the correct wheelie bin. Please also ensure you recycle where appropriate. Your Location Manager will provide you with details of collection days and any additional instructions. If you are living within one of our blocks there will be specific refuse & waste management notices provided in your communal areas.

Post

Please note that we can't forward or redirect any mail sent to the property after your departure. You are advised to contact the post office to arrange redirection of mail to avoid missing any important communication.

Moving out of your home continued.....

Personal Belongings

Please ensure that all your personal belongings are removed. We can't store any items, anything left in the property after the return of your keys, or after your contract end date will be disposed of and you will be charged for its removal.

If members of your household are leaving before the end of the contract, make sure that they do their fair share of work before they leave. Don't be left with 3 weeks of washing up and vacuuming to do a few hours before the house inspection is due!

We will write to you about a month before your tenancy ends to remind you of the above. We do not want to have to invoice anybody, so please help us to help you. Please see the list of charges that will be applied over the page.

Moving out of your home cont.....

The following list of items gives the approximate cost of replacement, cleaning and decoration. These costs are approximate and may vary depending on the situation;

Clean a wall	£15.00	Replace/Repair a bed	£170.00
Clean a fridge/freezer	£20.00	Replace a bedside cabinet	£55.00
Clean an oven/hob	£30.00	Replace a chest of drawers	£100.00
Clean a kitchen/diner	£50.00	Replace/repair a wardrobe	£220.00
Replace a dining chair	£140.00	Replace Bedroom Mirror	£40.00
Replace a bar stool	£200.00	Replace a pin board	£55.00
Replace a coffee table	£85.00	Replace bookshelves	£70.00
Replace a kitchen table	£130.00	Replace desktop	£75.00
Replace a kitchen blind	£60.00	Replace WC seat	£35.00
Replace a hob	£300.00	Replace toilet roll holder	£17.00
Replace an oven	£400.00	Replace toiletry shelve	£35.00
Replace a kitchen worktop	£250.00	Replace shower shelve/basket	£35.00
Replace a microwave	£75.00	Replace bathroom mirror	£50.00
Replace a fridge freezer	£350.00	Replace bathroom cabinet	£75.00
Replace a vacuum cleaner	£100.00	Replace an internet cable	£10.00
Replace a kitchen bin	£25.00	Replace an internet port	£45.00
Replace a fire extinguisher	£85.00	Clean a bedroom carpet	£45.00
Replace intercom handset	£125.00	Replace a carpet	£600.00
Replace a lost or broken key	£30.00	Replace vinyl flooring per square meter	£50.00
Replace a door lock	£100.00	Redecorate a kitchen	£400.00
Replace a ceiling tile	£15.00	Replace fire rated veneer door	£350.00
Replace a TV	£300.00	Redecorate a bedroom	£350.00
Replace a lounge chair	£150.00	Replace a shower cubicle/side panel	£200.00
Clean corridor carpet	£45.00	Replace a shower tray	£300.00
Clean corridor	£30.00	Replace a bath	£300.00
Replace a study chair	£70.00	Clean a bedroom if not to standard	£40.00
Replace a mattress	£90.00	Clean a bathroom if not to standard	£40.00
Clean a mattress	£35.00	Clean a kitchen if not to standard	£60.00
Replacement canvas picture	£20.00	Clean a lounge if not to standard	£40.00
Painting 2 walls	£48.00	Painting 1 wall	£30.00
Painting 4 walls	£96.00	Painting ceiling	£48.00
Painting walls, ceiling and woodwork	£192.00	Painting walls and ceiling	£144.00

Condensation Management

What is condensation?

Air holds moisture and when warm moist air touches a cold surface, such as a window or external wall, it cools and is no longer able to hold all the moisture which turns into droplets of water collecting on the cold surface.

Condensation occurs in colder weather, usually in colder areas such as windows or where there is little movement of the air, in the corners of rooms near windows and behind wardrobes. Condensation often results in an ugly, black mould appearing on walls and other surfaces but it is a result of lifestyle habits, not a fault with your home.

How can I prevent it?

Take these simple steps to help to prevent condensation:

- Drying clothes outside
- Opening windows if you must dry clothes indoors
- Not drying clothes on radiators
- Closing kitchen doors when cooking and having windows open/extractor fans on
- Using lids on pots and pans when cooking and opening kitchen windows
- Closing bathroom doors when running a bath or using a shower whilst keeping windows ajar/extractor fans on
- Using extractor fans in kitchens and bathrooms where available
- Ensuring trickle vents in PVC windows are used
- Keeping windows ajar in bedrooms overnight (most PVC windows will have night latches for this purpose)
- Making sure air can circulate in wardrobes and cupboards by not overfilling
- Keeping furniture away from external walls to ensure that air can circulate in these areas

To help to reduce the amount of condensation in the property, Condor Properties supply tenants will moisture capture trays in every bedroom and moisture crystals. These are designed to remove small amounts of water vapour in the air. As a tenant, it is your responsibility to refill these moisture traps in the winter months. Below is a diagram how to refill moisture capture trays – a supply of crystals will be left in your property under the kitchen sink:



SAFETY ADVICE

- Always place the Moisture Trap in a stable position, to avoid spillage.
- Keep out of reach of children and away from animals.
- If spillage does occur, apply warm soapy water and rinse thoroughly.
- The liquid in the base is mildly caustic, so wear rubber gloves.



WARNING

Causes serious eye irritation. Wash hands thoroughly after handling. Wear eye/face protection.

IF IN EYES rinse cautiously with water for several minutes. Remove contact lenses if present and easy to do, continue rinsing. If eye irritation persists: Get medical advice/attention.

Contents Insurance

Below are the details of the Endsleigh contents insurance policy – please note the cover limits included are a guideline only and may vary year on year – please check with Endsleigh for the most up to date limits.

Certificate of Insurance

CONDOR PROPERTIES
POLICY NUMBER HH1349

Example of Cover Provided.
Please check current certificate for details



Key Benefits – What's covered?

Your items are covered inside your room against fire, flood and theft up to the following amounts:

Core Room Cover	Limit	Other Benefits	Limit
Total Student Room Contents Cover	£5,000	Theft of student's contents whilst in direct transit between University/College and their permanent home at the beginning or end of term	£500 per bag
Disabled Students Room Contents Cover	£6,000	Theft from Halls of Residence communal area following forcible and violent entry	£1,000
Single Article Limit (unless outlined separately)	£1,250	Theft from Halls of Residence communal area without forcible and violent entry	£250
Computer Equipment (eg. Desktops, Laptops, Tablets)	£2,000	Loss or damage to the student's personal belongings from the Halls of Residence communal area	£500
Computer Accessories	£150	Theft from any other property outside policy terms (following forcible and violent entry)	£500
Mobile Phone (forced entry only)	£750	Clothing damage by faulty laundry equipment	£300
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,000	Food spoilage (loss of food from fridge/freezers)	£75
Computer games, CDs, DVDs, videos & records	£600	Replacement locks and keys (following damage resulting from burglary)	£350
Photographic Equipment	£1,000	Personal Accident Cover	£5,000
Sports Equipment	£1,000	Permanent Total Disablement as a result of an accident	Up to £50,000
Musical Instruments	£600	Accidental death or permanent total disablement of parent or guardian	£5,000
Clothing (single article limit)	£350	Liabilities	
Valuables including jewellery & watches	£600	Tenants Liability Cover	£5,000
Personal Money (forced entry only)	£50	Damage to Public Service Equipment (water, electricity, gas meters)	£150
Credit/Debit Card fraud (forced entry only)	£500	Personal Liability	£1m
University Property on Loan	£500		
Library books	£250		
Rented Household Goods	£1,250		
Contact Lenses	£150		

Key Exclusions - What's not covered

- Accidental Damage
- Laptops and other Gadgets such as Tablets outside the room
- Mobile Phones outside the room
- Bicycles
- 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):

Room Contents	£25
Laptops and Tablets	£50
Money and Credit cards	£25
Frozen Food	£10
Liabilities and Personal Accident Benefits	£25

Call free: **0330 3030 280**

To view your full policy details and extend cover

Visit: endsleigh.co.uk/reviewcover

How to make a claim:

Visit: endsleigh.co.uk/claim-centre to register your claim online.

Call: **0844 472 2507**

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. Endsleigh Insurance 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 Ltd with Zurich Insurance Group registered in England No 354568. Zurich Holdings (UK) Ltd owns 100% of Endsleigh's share capital. 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

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