

Group Contents Insurance Policy

Certificate of Insurance

Policyholder: Condor Properties

Policy number: HH1349

Period of insurance: 1st September 2023 to 31st August 2024



This certificate of insurance must be read in conjunction with the Group Contents Insurance Policy wording.

The policy wording contains full details of what is and is not covered along with the general conditions and exclusions that apply to this policy.

What's covered

Cover sections 1 and 2 apply to your policy.

Your items are covered against damage caused by perils including fire, flood, forced entry theft and escape of water up to the following amounts:

Cover Section 1 Contents and tenant's liability	Sum insured
Total contents cover	£5,000
Disabled students contents cover	£6,000
Single article limit (unless outlined separately)	£1,250
Total computer equipment (e.g. desktop computers, monitors)	£2,000
Audio/visual entertainment equipment (e.g. DVD & video players, computer consoles, hard drives and other data carrying media)	£1,000
Photographic equipment	£1,000
Valuables including jewellery & watches (evidence of value required for items of jewellery over £600)	£600
Musical instruments	£600
CDs, DVDs, video and audio cassettes, records, cartridges and computer games	£600
Computer accessories	£150
Damage caused by an emotional support animal	£1,000
Contact lenses (maximum of two claims in any period of insurance)	£150
Sports equipment	£1,000
Clothing (single article limit)	£350

Cover Section 1 Additional benefits

Contents temporarily away from the term time address (following forcible and violent entry)	£500
Theft of contents whilst in transit at the beginning or end of term	£500 per bag
Money	£50
Credit/debit card (maximum payable in the period of insurance)	£500
Frozen and chilled food (maximum payable in the period of insurance)	£75
Replacement locks and keys (maximum payable in the period of insurance)	£350

How to make a claim:

To make a claim download the My Endsleigh App at www.my.endsleigh.co.uk/signup or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**
You can talk to us about a claim on **0800 923 4042**.

Cover Section 1 Additional benefits		Sum insured
Designated halls of residence utility and communal areas	Theft following forcible and violent entry	£1,000
	Theft without forcible and violent entry	£250
	Loss or damage resulting from fire or flood	£500
	Clothing damage by faulty laundry equipment	£300
Rented household goods (maximum payable in the period of insurance)		£1,250
Tenant's liability (maximum payable in the period of insurance)		£5,000
College and University property on loan		£500
College and University library books		£250
Liability for public service equipment		£150
Personal liability		£1,000,000
Mobile phone (theft following forcible and violent entry)		£750
Accidental death or permanent total disablement of parent or guardian		£5,000
Permanent total disablement caused by fire or as a result of violence		up to £50,000
Permanent total disablement as a result of accidental bodily injury		up to £10,000

Cover Section 2 Portable computer equipment in the term time address	
Portable computer equipment	£2,000

The policy excess is the amount you will have to pay for each claim

Excesses	
Contents	£25
Portable computer equipment	£50
Money and credit cards	£25
Frozen food	£10
Liabilities and Personal accident benefits	£25

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What's not covered

The following cover sections do not apply to your policy.

Cover Section 3 Contents outside the term time address

No cover £0

Cover Section 4 Portable computer equipment in college and university buildings

No cover £0

Cover Section 5 Accidental damage to contents in the term time address

No cover £0

Cover Section 6 Accidental damage to portable computer equipment in the term time address

No cover £0

Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

No cover £0

Cover Section 8 Theft of bicycles from the term time address

No cover £0

Cover Section 9 Theft of bicycles from the term time address or from university or college

No cover £0

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Policy Summary - Group Contents Insurance Policy

To be read in conjunction with your certificate of insurance and policy wording

Features and benefits

Cover Section 1

Contents and tenants liability

- ▶ 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.
- ▶ Loss or damage to contents by an insured event whilst in direct transit between your permanent home address and your term time address at the beginning and end of each university or college team.
- ▶ Provides finance up to £5,000 allowing you to finish your course following the accidental death or permanent total disablement of a parent or guardian.
- ▶ Up to £350 to replace 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.
- ▶ Accidental damage and accidental loss.
- ▶ Money, keys, mobile phones, portable computer equipment, bicycles, bicycle accessories, dentures, deeds and documents (other than driving licences and passports or proof of age cards), documents and certificates showing ownership of shares, bonds and other financial investments, plants, animals, guns or any item specifically excluded by this policy.
- ▶ Accidental damage to landlord's goods.
- ▶ Damage caused by water or oil leaking from any fixed appliance, pipe or tank when the term time address is unoccupied for 30 consecutive days.
- ▶ Malicious damage when the term time address is unoccupied for 30 consecutive days.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 2

Portable computer equipment in the term time address

Optional: covered if shown on certificate of insurance

Covers your laptop and portable computer equipment at your term time address against loss or damage by fire, flood, storm, theft, escape of water.

- ▶ Any rebuilding of software data.
- ▶ For any portable computer equipment not belonging to the insured person.
- ▶ An excess of £50 unless otherwise stated on your certificate of insurance.
- ▶ Accidental damage

Cover Section 3

Contents outside the term time address

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 contents if left unattended at any time in a place which has public access.
- ▶ Money, keys, mobile phones, portable computer equipment, bicycles, bicycle accessories, dentures, deeds and documents (other than driving licences and passports or proof of age cards), documents and certificates showing ownership of shares, bonds and other financial investments, plants, animals, guns or any item specifically excluded by this policy.
- ▶ Theft from a parked motor vehicle.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 4

Portable computer equipment in college and university buildings

Optional: covered if shown on certificate of insurance

Covers your Portable Computer Equipment for theft whilst in college or university buildings.

- ▶ Any rebuilding of software data.
- ▶ Mobile phones
- ▶ Loss of or damage to portable computer equipment if left unattended at any time in a place which has public access.
- ▶ An excess of £50 unless otherwise stated on your certificate of insurance.

Cover Section 5

Accidental damage to contents

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 landlord's goods.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 6

Accidental damage to portable computer equipment

Optional: covered if shown on certificate of insurance

Covers your portable computer equipment for accidental damage in the term time address

- ▶ Any rebuilding of software data.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 7

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

Optional: covered if shown on certificate of insurance

Covers your portable computer equipment for accidental damage in the term time address and at university or college.

- ▶ Any rebuilding of software data.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 8

Theft of bicycles from the term time address

Optional: covered if shown on certificate of insurance

Covers your bicycle and fixed bicycle accessories for theft from the term time address.

- ▶ Theft, unless locked to an immovable object when left unattended.
- ▶ Battery powered bicycles (e-bikes).
- ▶ Accidental damage.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Cover Section 9

Theft of bicycles from the term time address or from University or College

Optional: covered if shown on certificate of insurance

Covers your bicycle and fixed bicycle accessories for theft from the term time address and at university or college.

- ▶ Theft, unless locked to an immovable object when left unattended.
- ▶ Battery powered bicycles (e-bikes).
- ▶ Accidental damage.
- ▶ An excess of £25 unless otherwise stated on your certificate of insurance.

Please see important information on the following page

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.my.endsleigh.co.uk/signup and download the My Endsleigh App.

It is particularly important that you read the policy conditions and exclusions and any additional terms that apply to your policy.

How to make a claim

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How to make a complaint

If you are unhappy with any aspect of our service, please contact us:

write to: Customer Experience Department
Endsleigh Insurance Services Limited
2 Des Roches Square
Witney, Oxfordshire
OX28 4LE

telephone: **0800 085 8698**

Full details of our complaints procedures can be found on our website at www.endsleigh.co.uk/site-info/complaints/

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:

write to: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

telephone: **0800 023 4567**

email: complaint.info@financial-ombudsman.org.uk

The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision. If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

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".

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