

## Loc8Me

**Policy number:** HH1546

**Policy date:** 1st July 2019 to 30th June 2020

You must, at all times, take steps to prevent accidents, loss and damage.

### Key benefits – what's covered?

Your items are covered inside your student accommodation against fire, flood and forced entry theft up to the following amounts:

Core room cover	Limit
Total student room contents cover	£5,000
Disabled students room contents cover	£6,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,000
Laptops and Tablets	£2,000
Computer accessories	£150
Mobile phone (forced entry only)	£1,000
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,000
Computer games, CDs, DVDs, videos & records	£600
Photographic equipment	£1,000
Sports equipment	£1,000
Musical instruments	£600
Clothing (single article limit)	£350
Valuables including jewellery & watches	£600
Personal money (forced entry only)	£50
Credit/debit card fraud (forced entry only)	£500
University property on loan	£500
Library books	£500
Rented household goods	£1,250
Contact lenses (Additional benefits on next page)	£150

### Key exclusions – what's not covered:

- Accidental damage
- Laptops/other gadgets outside the room
- Mobile phones outside the room
- Theft without forcible or violent entry
- Musical instruments outside the room
- Bicycles
- Any other items taken outside the room





### 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
Clothing damage by faulty laundry equipment	£300
Food spoilage (loss of food from fridge/freezers)	£75
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 or permanent total disablement of parent or guardian	£5,000

### Liabilities

### Limit

Tenants liability cover	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Personal liability	£1m

### Excesses

### Limit

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

Room contents	£50
Laptops and tablets	£75
Money and credit cards	£25
Frozen food	£10
Liabilities and Personal accident benefits	£25

### How to make a claim:

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

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



## 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](https://endsleigh.co.uk/privacy) or contact us:

**email:** [privacy@endsleigh.co.uk](mailto: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.

## 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 or damage to belongings at the Term-Time Address, caused by forced entry theft, 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 world wide.

- Loss of or 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 rebuilding 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 (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.

<p><b>Accidental Damage to Portable Computer Equipment in the Term Time Address</b>  <b>(OPTIONAL: Covered if shown on Certificate of Insurance )</b>          Covers your Portable Computer Equipment for accidental damage in the Term Time Address.</p>	<ul style="list-style-type: none"> <li>• Any rebuilding of software data.</li> <li>• Loss or damage occurring outside of the Term Time Address.</li> <li>• An excess of £25 unless otherwise stated on your Certificate of Insurance.</li> </ul>
<p><b>Accidental Damage to Portable Computer Equipment in the Term Time Address and College Buildings</b>  <b>(OPTIONAL: Covered if shown on Certificate of Insurance)</b>          Covers your Portable Computer Equipment for accidental damage in the Term Time Address and College Buildings.</p>	<ul style="list-style-type: none"> <li>• Any rebuilding of software data.</li> <li>• Loss or damage occurring outside of the Term Time Address and College Buildings.</li> <li>• An excess of £25 unless otherwise stated on your Certificate of Insurance.</li> </ul>

## 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 claim.

## 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 Liaison 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".