

# Group Contents Insurance Policy

## Certificate of Insurance

**Policyholder:** Johnson Homes - Manchester Student Homes

**Policy number:** HH1649b

**Period of insurance:** 1st July 2023 to 30th June 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, theft and escape of water up to the following amounts:

<b>Cover Section 1 Contents and tenant's liability</b>	<b>Sum insured</b>
Total contents cover	£6,000
Disabled students contents cover	£7,000
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)	£1,000
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](http://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**.

<b>Cover Section 1 Additional benefits</b>		<b>Sum insured</b>
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)		£1,000
Loss of accommodation keys (maximum payable in the period of insurance)		£500
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
Emergency accommodation and clothing	Accommodation	£350
	Clothing	£200

## **Cover Section 2 Portable computer equipment in the term time address**

Portable computer equipment	£2,000
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**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 covered

The following endorsements apply to your policy.

### Endorsement 2 Emergency accommodation and clothing

#### What is covered

**We** will pay up to the amount shown on the **certificate of insurance** if the **term time address** becomes uninhabitable following loss or damage by fire, flood, theft or attempted theft.

There is no **excess** for this cover.

#### What is not covered

**We** will not pay for:

- i. Any costs the **insured person or student accommodation provider** agrees to pay without **our** written permission..
- ii. Any costs encountered where there were other insurances in place to cover this loss.

### Endorsement 3 Loss of accommodation keys

#### What is covered

**We** will pay the **insured person** up to the sum insured stated on the **certificate of insurance**, in any one period of insurance, for replacement of locks and keys following loss or theft of **accommodation keys**.

#### What is not covered

**We** will not pay for:

- i. The **excess** stated on the **certificate of insurance** for each and every claim.
- ii. The cost of replacing damaged keys or locks unless as a result of theft or attempted theft.
- iii. Wear and tear or general maintenance of keys or locks.
- iv. Keys which are lost or stolen from someone other than the **insured person**.
- v. Any theft not reported to the police within 24 hours of the incident and being recorded as a theft and allocated a crime reference number.

## Definitions

### Accommodation keys

The keys used by the **insured person** to access their **term time address**.

### How to make a claim:

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You can talk to us about a claim on **0800 923 4042**.

## 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
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### Cover Section 4 Portable computer equipment in college and university buildings

No cover	£0
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### Cover Section 5 Accidental damage to contents

No cover	£0
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### Cover Section 6 Accidental damage to portable computer equipment

No cover	£0
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### Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

No cover	£0
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### Cover Section 8 Theft of bicycles from the term time address

No cover	£0
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### Cover Section 9 Theft of bicycles from the term time address and at university or college

No cover	£0
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