

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:

Cover Section 1 Contents and tenant's liability	Sum insured
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 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)		£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 to 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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