# Group Contents Insurance Policy

## Certificate of Insurance

**Policyholder:** University of Hull

**Policy number:** HH1101
**Period of insurance:** 1st September 2024 to 31st August 2025

**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, 2 and 8 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 | £7,000 |
| Disabled students contents cover | £8,000 |
| Single article limit (unless outlined separately) | £1,250 |
| Total computer equipment (e.g. desktop computers, monitors) | £2,500 |
| 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 |

### 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** |
|---|---|---|
| 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** |
| 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 | | **£750** |
| College and University library books | | **£500** |
| 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 | **£2,500** |

## Cover Section 8 Theft of bicycles from the term time address

| | |
|---|---|
| Bicycles | **£300** |

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## Excesses

| The policy excess is the amount you will have to pay for each claim | |
|---|---|
| Contents | **£25** |
| Portable computer equipment | **£50** |
| Money and credit cards | **£25** |
| Frozen food | **£10** |
| Liabilities and personal accident benefits | **£25** |
| Bicycles | **£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 9 Theft of bicycles from the term time address or from university or college** | |
|---|---|
| No cover | **£0** |