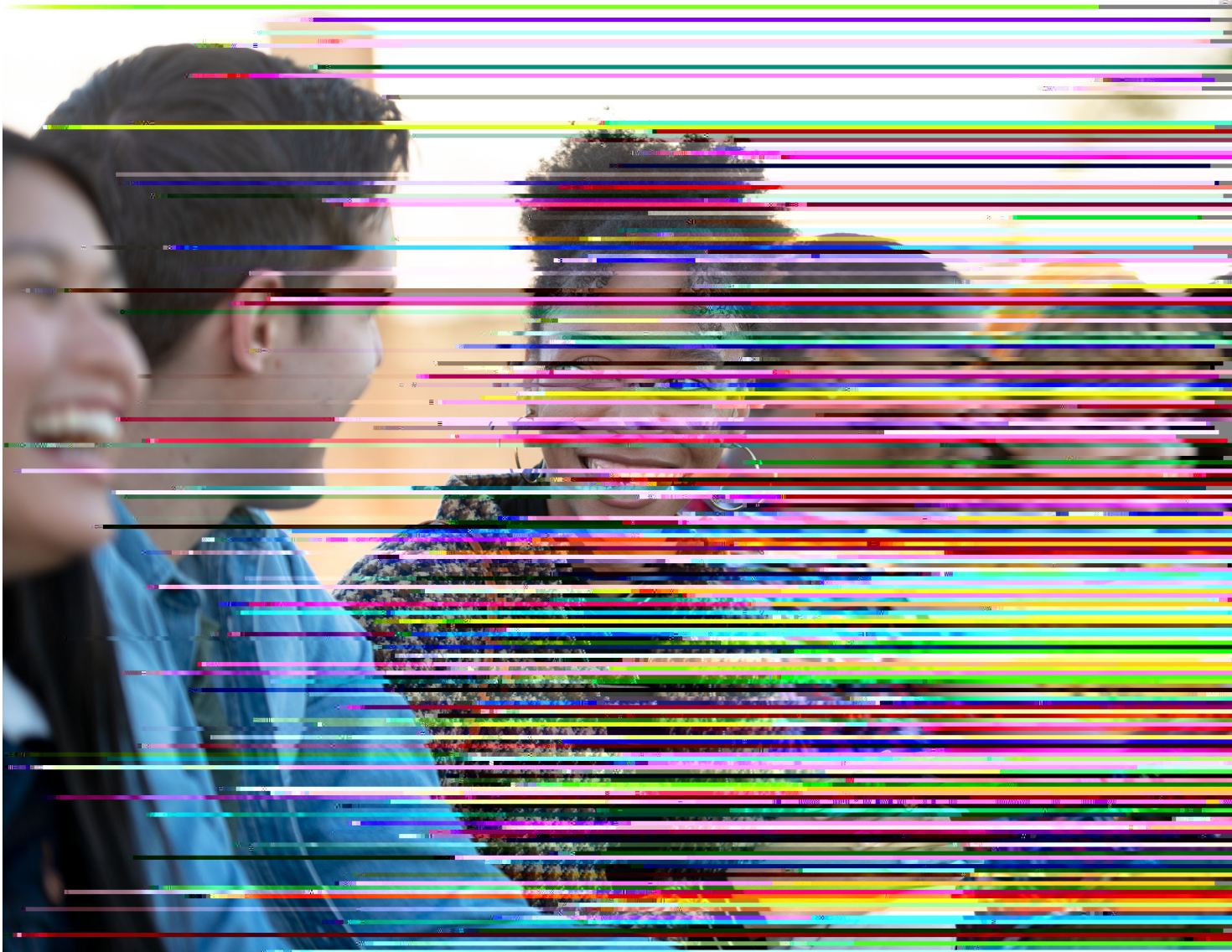


# Certificate of insurance

**Murray Edwards**

**Policy number:** HH1676

**Policy date:** 15th September 2022 to 14th September 2023



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

### Key benefits – what's covered?

Your items are covered inside your room against fire, flood, and theft in any college or university building against theft up to the following amounts

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

• .49472-2-2-2-2(en-GB)/MCID 16 BDC BTO 0 0 089 99u9179y col 0 19y co8.9759 99.9662 Tm47925

**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
Theft from halls of residence communal area following forcible and violent entry	1,000
Cover for theft only outside of university/college buildings (anywhere in Cambridge) without forcible and violent entry	500
Loss or damage resulting from fire or flood to the student's personal belongings from the halls of residence communal area	500
Theft from any other property outside policy terms (following forcible and violent entry)	500
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
Bike cover	300

**Liabilities****Limit**

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

## **Bike cover - theft only from designated cycle storage on campus**

### **What is covered:**

Theft from when a bicycle is locked through the frame or wheel to an immovable object in Cambridge (including fixed Bicycle Accessories) belonging to the Insured Person

### **What is not covered:**

Any amount in excess of the limit shown on the Certificate of Insurance.

Damage or accidental loss.

Theft, unless locked to a immovable object

Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).

Theft or damage to tyres unless the Bicycle is

## 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.

### 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)

## 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.