Group Contents Insurance Policy

Certificate of Insurance

Policyholder: Hughes Hall

Policy number: HH1692

Period of insurance: 7th September 2025 to 6th September 2026



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, 3, 4, 5 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	£10,000
Disabled students contents cover	£10,000
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 Howden for Students app at **https://students.howdengroup.com/** 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 • Theft without forcible and violent entry • Loss or damage resulting from fire or flood • Clothing damage by faulty laundry equipment	 £1,000 £250 £500 £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	£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
Emergency accommodation (see endorsement 1)	£350
Emergency expenses (see endorsement 1) (maximum of £50 per individual item of clothing, £20 for toiletries and £30 per day for food and drink excluding alcohol)	£200
Accidental loss of contents (see endorsement 2)	£250

Cover Section 2 Portable computer equipment in the term time address	Sum insured
Portable computer equipment	£2,500
Cover Section 3 Contents outside the term time address	
Contents	£250
Cover Section 4 Portable computer equipment in college and university buildings	
Portable computer equipment	£2,500
Cover Section 5 Accidental damage to contents in the term time address	
Contents	£10,000

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Cover Section 8 **Theft of bicycles from the term time address**	
Bicycles	£350

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
Emergency accommodation	£25
Emergency expenses	£25

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

What's covered

The following endorsements apply to your policy.
These endorsements should be read together with the policy wording, paying particular attention to the general exclusions and general conditions which apply to the whole policy.

Endorsement 1 Emergency accommodation and expenses

What is covered
We will pay up to the amount shown on the **certificate of insurance** to contribute to reasonable costs incurred for **emergency accommodation** and **emergency expenses** if the **term time address** becomes uninhabitable as a result of an **insured event** covered under Section 1: Contents and tenant's liability.

What is not covered
We will not pay for:

i. The **excess** shown in your **certificate of insurance** for each and every claim.
ii. Any amount greater than the **sum insured** shown on the **certificate of insurance.**
iii. Any claim for clothing and toiletries when the **insured person** has access to their own clothing and toiletries.
iv. Any claim for **emergency expenses** when the **insured person** is not residing in **emergency accommodation** or at another **temporary residence.**
v. Any claim for **emergency accommodation** where the **emergency accommodation** is owned or managed by your **student accommodation provider.**
vi. Any amount greater than £50 for an individual item of clothing.
vii. Any amount greater than £30 per day for food and drink when residing in **emergency accommodation** or at another **temporary residence.**
viii. Any amount greater than £20 for toiletries when residing in **emergency accommodation** or at another **temporary residence.**
ix. Any claim which is not the result of an **insured event** under Section 1: Contents and tenant's liability.
x. Any costs **you** or your **student accommodation provider** agree to pay without our permission.
xi. Any costs for **emergency accommodation** or **emergency expenses** where you are unable to provide receipts.

How to make a claim:

To make a claim download the Howden for Students app at **https://students.howdengroup.com/** or submit a claims form at **Zurich Insurance - Property Claims Portal - Home**
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Definitions

Emergency Accommodation

Temporary accommodation arranged by the **student accommodation provider** for the **insured person** while the **term time address** is uninhabitable following an **insured event.**

Emergency Expenses

The cost for new clothing, toiletries, food or drink (excluding alcohol) when, following an **insured event,** the **insured person** is unable to access the **term time address** to retrieve their own clothing, toiletries, food or drink and is residing in **emergency accommodation** or a **temporary residence.**

How we settle claims for emergency accommodation and emergency expenses

We will pay agreed costs for **emergency accommodation** and **emergency expenses** in cash. Any cash payment will reflect **our** view of the **cost** to provide **emergency accommodation** and **emergency expenses**. If a claim is paid for both **emergency accommodation** and **emergency expenses,** only one **excess** will apply to the claim, which will be the higher of the two **excesses.**

We will automatically reinstate the **sum insured** for **emergency accommodation** and **emergency expenses** covered from the date of payment of any claim, unless **we** have given the **student accommodation provider** or the **insured person** written notice to the contrary before payment.

What is covered

We will pay up to the amount shown on the **certificate of insurance** following accidental loss of the **insured person's contents** where the **student accommodation provider** accepts liability.

What is not covered

We will not pay for:

i. Any costs where the **student accommodation provider** has not accepted liability.
ii. **We** will deduct the **excess** shown on your **certificate of insurance** in respect of each claim.
iii. **We** will not pay more in total than the **sum insured** on your **certificate of insurance.**

Definitions

Accidental Loss

Unintentional misplacement of an item or items from the **term time address** or secure parcel storage designated by the **student accommodation provider,** meaning that the **insured person** is permanently deprived of its or their use.

How to make a claim:

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What's not covered

The following cover sections do not apply to your policy.

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



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