



Policy Summary - Group Contents Insurance Policy

To be read in conjunction with your certificate of insurance and policy wording

Features and benefits

Cover Section 1

Contents and tenants liability

- New for old cover following loss of belongings at the term-time address, caused by theft (including following non forced entry), fire, vandalism, storm, flood, burst pipes.
- Liability cover up to £5,000 for landlords' fixtures and fittings for which you are legally responsible under your tenancy agreement.
- Loss or damage to contents by an insured event whilst in direct transit between your permanent home address and your term time address at the beginning and end of each university or college term.
- Provides finance up to £5,000 allowing you to finish your course following the accidental death or permanent total disablement of a parent or guardian.
- Up to £350 to replace keys and locks to an external door as a result of theft or attempted theft.
- Provides up to £50,000 in the event of permanent total disablement caused by fire in the term time address or as a result of visible violence by burglars.

Significant exclusions or limitations

- Theft following non-forced entry when the term time address is unoccupied and where any ground floor accessible door or window to the term time address has been left open or unlocked.
- Accidental damage and accidental loss.
- Money, keys, mobile phones, portable computer equipment, bicycles, bicycle accessories, dentures, deeds and documents (other than driving licences and passports or proof of age cards), documents and certificates showing ownership of shares, bonds and other financial investments, plants, animals, guns or any item specifically excluded by this policy.
- Accidental damage to landlord's goods.
- Damage caused by water or oil leaking from any fixed appliance, pipe or tank when the term time address is unoccupied for 30 consecutive days.
- Malicious damage when the term time address is unoccupied for 30 consecutive days.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits

Cover Section 2

Portable computer equipment in the term time address

Optional: covered if shown on certificate of insurance

Covers your laptop and portable computer equipment at your term time address against loss or damage by fire, flood, storm, theft, escape of water.

Significant exclusions or limitations

- Any rebuilding of software data.
- For any portable computer equipment not belonging to the insured person.
- An excess of £50 unless otherwise stated on your certificate of insurance.
- Accidental damage

Features and benefits

Cover Section 3

Contents outside the term time address

Optional: covered if shown on certificate of insurance

Covers your non electrical items for loss or accidental damage anywhere in the UK and for up to 30 days worldwide.

Significant exclusions or limitations

- Loss of damage to the contents if left unattended at any time in a place which has public access.
- Money, keys, mobile phones, portable computer equipment, bicycles, bicycle accessories, dentures, deeds and documents (other than driving licences and passports or proof of age cards), documents and certificates showing ownership of shares, bonds and other financial investments, plants, animals, guns or any item specifically excluded by this policy.
- Theft from a parked motor vehicle.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits

Cover Section 4

Portable computer equipment in college and university buildings

Optional: covered if shown on certificate of insurance

Covers your Portable Computer Equipment for theft whilst in college or university buildings.

Significant exclusions or limitations

- Any rebuilding of software data.
- Mobile phones
- Loss of or damage to portable computer equipment if left unattended at any time in a place which has public access.
- An excess of £50 unless otherwise stated on your certificate of insurance.

Features and benefits

Cover Section 5

Accidental damage to portable computer equipment

Optional: covered if shown on certificate of insurance

Covers your contents for accidental damage in the term time address.

Significant exclusions or limitations

- Loss or damage to any item not identified as contents.
- Accidental damage to landlord's goods.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits
Cover Section 6
Accidental damage to portable computer equipment

Optional: covered if shown on certificate of insurance

Covers your portable computer equipment for accidental damage in the term time address

Significant exclusions or limitations

- Any rebuilding of software data.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits
Cover Section 7
Accidental damage to portable computer equipment in the term time address and college or university buildings

Optional: covered if shown on certificate of insurance

Covers your portable computer equipment for accidental damage in the term time address and at university or college.

Significant exclusions or limitations

- Any rebuilding of software data.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits
Cover Section 8
Theft of bicycles from the term time address

Optional: covered if shown on certificate of insurance

Covers your bicycle and fixed bicycle accessories for theft from the term time address.

Significant exclusions or limitations

- Theft, unless locked to an immovable object when left unattended.
- Battery powered bicycles (e-bikes).
- Accidental damage.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Features and benefits
Cover Section 9
Theft of bicycles from the term time address or from University or College

Optional: covered if shown on certificate of insurance

Covers your bicycle and fixed bicycle accessories for theft from the term time address and at university or college.

Significant exclusions or limitations

- Theft, unless locked to an immovable object when left unattended.
- Battery powered bicycles (e-bikes).
- Accidental damage.
- An excess of £25 unless otherwise stated on your certificate of insurance.

Please see important information on the following page

Important information

Your cover is valid for 12 months from the date of commencement unless otherwise shown on your policy certificate. This summary 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. If you wish to view a copy of your full policy documentation you can visit

<https://students.howdengroup.com/registration> and download the Howden for Students app.

It is particularly important that you read the policy conditions and exclusions and any additional terms that apply to your policy.

How to make a claim

To make a claim download the Howden for Students app at <https://students.howdengroup.com/registration> or submit a claims form at Zurich Insurance - Property Claims Portal - Home You can talk to us about a claim on 0800 923 4042.

How to make a complaint

If you are unhappy with any aspect of our service, please contact us:

write to:

Compliance Officer
Howden UK Brokers Limited
2 Des Roches Square
Witan Way
Witney
OX28 4LE

email:

compliance@howdeninsurance.co.uk

Full details of our complaints procedures can be found on our website at www.howdenbroking.com/uk-en/complaints-procedure

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:

write to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

telephone:

0800 023 4567

email:

complaint.info@financial-ombudsman.org.uk

The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision. If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Compensation scheme

In the event that Howden is unable to meet its liabilities you may be entitled to compensation from the financial services compensation scheme (FSCS). Further information can be found in your policy wording document under the heading "Our commitment".



howdenbroking.com

Your Howden Group Contents Insurance Policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject

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