HOWDEN

Group Contents Insurance Policy

Group Contents Insurance Policy

Welcome to Howden

This **policy** document provides details of **your cover** and should be read in conjunction with the **certificate of insurance** and any **endorsements** as one single contract.

If **you** need to make a claim, download the Howden for Students app at **https://students.howdengroup.com/registration** or submit a claims form at Zurich Insurance Claims Portal **https://propertyclaims.zurich.co.uk/index.html** as soon as possible. Or contact **us** on **0800 923 4042** so **we** can tell **you** what **you** need to do next to help resolve **your** claim.

Opening hours: Monday-Friday, 9am-5pm. Please refer to 'How **we** settle claims' at the end of each section for further details.

If **you** have any questions about **your cover** or would like to discuss any other insurance needs, please feel free to contact **us** at **https://www.howdenbroking.com/uk-en/form/student-accommodation-providers** or call us on **0333 234 1552**.

Opening hours: Monday-Friday, 9am-5pm; Saturday & Sun: Closed

The **Howden Group Contents Insurance Policy, certificate of insurance** and any **endorsements** are legal documents - please keep them safe.

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About the policy

Our commitment

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this **Group Contents Insurance Policy.**

How to complain

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.

The Financial Services Compensation Scheme

We are **covered** by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **we** are unable to meet **our** obligations to **you**. Further information is available at www.fscs.org.uk or by contacting FSCS directly on 0800 678 1100.

How to read the Howden Group Contents Insurance Policy

This is the **Howden Group Contents Insurance Policy.**

Cover

Please read this **Howden Group Contents Insurance Policy** carefully to ensure that the **cover** meets **your** requirements and that the details are correct, noting any limitations or exclusions which apply. **Cover** applies throughout the **United Kingdom** except where **we** state otherwise in this document. **We** have designed this booklet to help **you** understand the **cover** provided. On many pages, to assist **you, we** have divided the text under the following headings:

"What is covered"

This gives information on the **cover** provided.

"What is not covered"

This text is printed opposite "What is covered" to draw **your** attention to what is not covered.

"What is the most we will pay"

This text is also printed opposite "What is covered" and indicates the maximum amount **we** will pay for the **cover** described.

Sections of the Howden Group Contents Insurance Policy which apply to you

The sections which apply to **you** are shown on the **certificate of insurance**.

About the policy

Howden Group Contents Insurance Policy - our contract with the policyholder

This **Howden Group Contents Insurance Policy** evidences the contract the **policyholder** has made with **us**. **We cover** the **insured person** during the **period of insurance** in accordance with the terms set out in the **Howden Group Contents Insurance Policy** in return for payment of the premium made by the **policyholder**.

The **Howden Group Contents Insurance Policy** wording, **certificate of insurance** and any **endorsements** are all part of this **policy** and should be read together. They show which sections of the **policy** are in force and contain details of the **cover**. All the documents should be read carefully, paying particular attention to the general exclusions and general conditions which apply to the whole **policy**.

The **Howden Group Contents Insurance Policy** sets out all the circumstances in which an **insured person** can make a claim.

No promotional material or advice booklets form part of the **policy.**

Applicable law

This **policy** is governed by the law that applies to where the **insured person** resides in the **United Kingdom.** If there is a disagreement about which law applies, English law will apply in which case the **insured person** or the **policyholder** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate in English.

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning wherever they appear and will always be shown in bold.

Audio/visual entertainment equipment
Equipment designed primarily for the playback, reception or amplification of sound and/or visual media for personal entertainment purposes, including:

- televisions, monitors and display screens used primarily for entertainment
- audio systems, amplifiers, speakers, soundbars, sub woofers
- smart speakers and voice activated audio devices
- radios, tuners and digital receivers
- streaming media players and set top devices
- headphones and earphones
- home cinema and surround sound equipment
- DJ decks, controllers and associated mixing equipment

but not including **mobile phones, portable computer equipment, photographic equipment, computer accessories,** or any digital content, software, applications, downloads or data stored on or accessible via such equipment.

Bicycle
A non-motorised pedal cycle, tandem or adult tricycle belonging to an **insured person** (or for which the **insured person** is legally responsible under a written agreement).

Bicycle Accessories
Any additional **bicycle** components **you** have fitted that were not part of the original **bicycle** specification. Accessories does not include GPS cycle computers.

Bodily injury
Physical injury sustained by the **insured person**, supported by medical evidence and/or a police injury description, and excluding psychological or emotional distress on its own unless directly arising from such physical injury; however, in the case of a sexual assault, **bodily injury** shall also include physical harm or trauma identified or recorded by a medical professional or the police, whether or not visible external injury is present.

About the policy

Definitions

Certificate of insurance
The document provided to each **insured person** summarising the sums insured and **single article limits.**

College or University
A recognised educational establishment of further or higher learning within the **United Kingdom.**

College or University buildings
The communal buildings within the boundaries of the **college or university** and any other accommodation buildings provided by the **student accommodation provider** to which the student has authorised access.

College or University term
The periods of full **college or university** academic activity as published by the **college or university.**

Computer accessories
Microphones, speakers purchased independently from a pc package, removable drives, web cams, joysticks, joy pads or any other games hardware.

Communal area
Any shared space such as a common room, games room or social area located outside the **insured person's** accommodation unit or cluster flat, and only accessible to residents of the **designated student residence**.

Contents
All goods, clothing and personal effects belonging to the **insured person** or for which the **insured person** is legally responsible under a written agreement making the **insured person** responsible for insuring them, other than **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.**

Course
A recognised **course** of further or higher education at a recognised **college or university** where the **insured person** attends on a full-time basis during the academic year occurring during the **period of insurance** and for which completion is essential to achieve a recognised qualification.

Cover
Refers to those sections of the **Howden Group Contents Insurance Policy** which are operative and any additional limitations, requirements or **minimum claim limits** that apply, all of which are shown on the **certificate of insurance**.

Criminal assault
A physical assault or battery committed by a third party, including sexual assault, resulting in **bodily injury** to the **insured person**, and recorded by the police as an assault or sexual offence.

Designated student residence
Hall of residence or other accommodation for students managed by the **student accommodation provider** within which the **term time address** is situated.

Endorsement
A change to the **cover** which forms part of the **Howden Group Contents Insurance Policy.**

Event
Any one occurrence or series of occurrences arising out of or attributable to one source or original cause.

Forcible and violent entry
That which is evidenced by visible damage to the fabric of the building at the point of entry.

Howden Group Contents Insurance Policy/Policy
This comprises this policy wording, the **certificate of insurance** and any **endorsements.**

Insured event
The **event** resulting in loss or damage to property.

Insured person(s)/You/Your
Each person living in the **term time address** for whom a premium has been paid.

Landlord's goods
Landlord's household goods, furniture and furnishings.

Minimum claim limit
The minimum amount of covered loss, damage or liability arising from any one **event**. We will not pay any claim where the amount is less than the **minimum claim limit**. Where the amount equals or exceeds this amount, we will pay the claim in full, subject to all other terms, conditions.

About the policy

Definitions

Mobile phone
A mobile or smartphone belonging to the **insured person,** where the primary function is to make or receive calls and which uses a sim card supplied in the **United Kingdom.**

Money
The following items all belonging to the **insured person:**

- coins or bank notes in current circulation
- cheques, travellers' cheques, bankers' drafts, postal or **money** orders
- gift cards or tokens, reward vouchers, unused current postage stamps
- savings stamps, saving certificates or premium bonds
- telephone cards, current travel or other tickets.

Occupied
Where the **insured person** is residing or staying overnight in any part of the building.

Period of insurance
The period starting and ending on those dates shown on the **certificate of insurance.**

Permanent home address
Your home in the **United Kingdom** where **you** normally live outside the **college or university term.**

Permanent total disablement
Disablement, without hope of recovery, which entirely prevents the **insured person** from engaging in any occupation of any type for the remainder of their life.

Photographic equipment

- cameras, camcorders and video recording equipment
- binoculars and telescopes
- developing, editing and associated visual equipment
- accessories associated with any of the above.

Policyholder
The **student accommodation provider** or **utility and bill splitting service provider** named on the **certificate of insurance.**

Portable computer equipment
Any computer equipment which is or can be battery powered, including laptops, tablets, palmtops, portable printers, personal digital assistants (PDAs) and items of a similar nature.

Replacement cost
The cost of replacing items with new ones, except clothing and household linen, rented goods and **college or university** property on loan where a deduction will be made for wear and tear.

Resident
Staying overnight in the **term time address.**

Single article limit
The limit which applies to any individual item or stated group of items insured by the **policy.**

Student accommodation provider
The **college or university,** company or private individual that manages the letting, maintenance and security of the **designated student residence.**

Sum insured
The maximum amount payable for each **cover** section or item insured specified in the **Howden Group Contents Insurance Policy** wording or **certificate of insurance.**

Temporary Residence
A place where the **insured person** stays overnight, including, but not limited to, **vacation,** study, or personal travel destinations in the **UK** and which is not their **permanent home address** or their **term time address.**

Term time address
The room or rooms allocated to the **insured person** within the **designated student residence** during the **college or university term,** including any shared living spaces, such as kitchens or living rooms that are used exclusively by the residents of that specific accommodation unit or cluster flat.

Unattended
Where the **insured person** has left their items and not taken reasonable precautions to keep their items safe. Examples when **we** may consider the items to have been left **unattended** are listed below:

- Knowingly leaving **your** items out of **your** sight when **you** can't see them and other people can
- Knowingly leaving **your** items on a table in public where they are out of **your** arm's reach
- Leaving **your** items in a motor vehicle when they are not concealed and locked away.

We do not expect the **insured person** to leave their items **unattended,** even if they are concealed in their own carrier, bag, handbag or briefcase.

About the policy

Definitions

United Kingdom
England, Scotland, Wales and Northern Ireland, including the Isle of Man and the Channel Islands.

Unoccupied
Where the **insured person** is not **resident** in the **term time address.**

Utility and bill splitting service provider
A company or private individual that provides the utilities or household bill service for the **designated student residence.**

Vacation
Those periods between the end and beginning of the **college or university term.**

Valuables

- Any article of gold, silver or other precious metal, jewellery, pearls or gemstones
- Watches or clocks
- Furs
- Works of art, pictures or curios
- Collections of stamps, coins, bank notes or medals.

Vehicles and craft
Any electrically or mechanically powered vehicles, scooters, drones, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all–terrain vehicles or quad bikes including their parts or accessories, tools and in–car audio equipment (but not domestic gardening equipment, battery operated golf trolleys or wheelchairs, battery or pedestrian operated models or toys).

We/us/our
The insurer shown on **your certificate of insurance** or Howden UK Brokers Limited acting on their behalf.

You/Your/Insured Person(s)
Each person living in the **term time address** for whom a premium has been paid.

Cover sections

Section 1 - Contents & tenant's liability

The **certificate of insurance** will show the **sum insured** applicable.

What is covered	What is not covered
We will pay for loss of or damage to **contents** belonging to an **insured person** in the **term time address** as a direct result of the following **insured events.**	**We** will not pay any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**.
Theft or attempted theft	**We** will not pay for any theft: i if caused by deception, unless deception is only used to gain access to the **term time address** ii when the **term time address** is **unoccupied** by an **insured person** for any period of time and any ground floor accessible door or window to the **term time address** has been left open or unlocked. **We** would draw the **insured person's** attention to General conditions 3. Reasonable care on page 33 of this **Howden Group Contents Insurance Policy.**

Cover sections

Section 1 - Contents & tenant's liability

What is covered	What is not covered
Fire, lightning, explosion, thunderbolt or earthquake.	
Smoke	
Subsidence or heave of the site on which the **term time address** stands, or landslip or landslide.	**We** will not pay for: i damage caused by bedding down of new structures or settlement of newly made up ground ii damage resulting from demolition or structural repairs or alterations to the **term time address**.
Storm or flood	
Damage caused by water or oil leaking from any fixed appliance, pipe or tank.	**We** will not pay for damage: i occurring when the **term time address** is not visited by the **insured person** or any other person living at the **term time address** for 30 consecutive days ii to the appliance, pipe or tank from which the leakage has occurred.
Riot, civil commotion, strike, labour and political disturbances.	
Damage to the fixtures and fittings of the **term time address** caused by an emotional support animal.	**We** will not pay for damage: i unless the emotional support animal has been approved by the **student accommodation provider** to reside with **you** at the **term time address**.
Damage caused by aircraft, animals or vehicles hitting the **term time address** or the buildings in which the **term time address** is situated. Damage caused by trees or branches, lamp posts or telegraph poles falling on the **term time address** or the buildings in which the **term time address** is situated.	
Malicious damage	**We** will not pay for malicious damage: i unless the incident is reported to the police ii occurring after the **term time address** has been left **unoccupied** for more than 30 days iii caused by the **insured person** or any other person living at the **term time address**.

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
In addition to **cover** for the **contents** in the **term time address, we** will provide **cover** in the following circumstances:	**We** will not pay any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**.
a. Contents temporarily away from the term time address. **We** will **cover** the **contents** for loss or damage by any **insured event** whilst: • in the **insured person's permanent home address** • in any building the **insured person** is using as a **temporary residence.**	a. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** ii any loss as a result of theft unless following **forcible and violent entry** iii any loss or damage outside the **United Kingdom.**
b. Vacation cover in the term time address **We** will pay for loss of or damage to the **contents** due to an **insured event** whilst left in the **term time address** during **vacation** for a maximum of 60 consecutive days.	b. **We** will not pay for: i theft of, or malicious damage to, the **contents** during **vacation** unless the **contents** are locked inside part of the **term time address** to which access is restricted by key and only the **insured person** has access.
c. Storage in designated student residence during vacation **We** will pay for loss of or damage to the **contents** by an **insured event** whilst removed from the **term time address** to secure storage designated by the **student accommodation provider** during **vacation.**	
d. Designated halls of residence communal areas **We** will pay for loss of or damage to the **contents** by an **insured event** whilst removed from the **term time address** to a **communal area** or any other locked storage designated by the **student accommodation provider.**	d. **We** will not pay: i any amount greater than the **sum insured** shown for this cover on the additional benefits section of the **certificate of insurance** for the following: • theft • fire and flood damage • clothing damage caused by faulty laundry equipment

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
e. Transit at the beginning and end of a college or university term **We** will pay for loss of or damage to the **contents** by an **insured event** whilst in direct and undiverted transit for the sole purpose of moving between the **term time address** and the **permanent home address** at the beginning and end of each **college or university term.**	e. **We** will not pay for: i theft of **contents** from a motor vehicle • whilst left **unattended,** except whilst parked temporarily and not overnight to allow for a short break during the course of the journey between the **term time address** and the **permanent home address** at the beginning or end of the **college or university term** • whilst parked overnight between the hours of midnight and 6.00am • where the **contents** are not stored in a locked boot or locked glove compartment or concealed from sight in the locked luggage section of the vehicle. ii any amount greater than the **sum insured** shown on the **certificate of insurance** for any single carrying device and its **contents** iii any loss occurring outside the **United Kingdom.**
f. Money **We** will pay for loss of **money** by an **insured event** in the **term time address.**	f. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** ii any loss by theft unless following **forcible and violent entry** to the **term time address.**
g. Credit cards **We** will pay for the legal liability of the **insured person** following loss and subsequent unauthorised use of any credit, cheque or bank cards issued to them in the **United Kingdom.**	g. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** during the **period of insurance** ii any liability arising from the loss of the card unless reported immediately to the issuing authority and subject to all the terms and conditions attaching to the card having been complied with iii the unauthorised use of a card arising after the issuing authority has been notified of the loss iv any liability resulting for the loss or subsequent use outside the **United Kingdom.**

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
h. Frozen and Chilled food **We** will pay for loss of or damage to food in any fridge or deep freeze cabinet caused by a rise or fall in temperature or contamination by any refrigerant fumes.	h. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** during the **period of insurance** ii loss or damage arising from the deliberate act of the power authority in withholding or restricting power, including strike, lockout or industrial dispute iii any loss or damage from a fridge or deep freeze cabinet not situated in the **term time address** iv any claim where the fridge or deep freeze cabinet is more than 15 years old.
i. Replacement locks **We** will pay for the cost of replacing keys, swipe cards and locks to the **term time address** following damage resulting from theft or attempted theft.	i. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** during the **period of insurance** ii any damage to external doors.
j. Liability for rented household goods **We** will pay for sums which the **insured person** becomes legally liable to pay following loss or damage by an **insured event** to household goods rented under the terms of a formal rental agreement while in the **term time address** (other than telephones and any item excluded under any accommodation contract).	j. **We** will not pay for: i any loss unless the **insured person** is named as the party responsible for the rented goods on the rental agreement with the company concerned ii any claim amount greater than that stated on a "written down valuation" acceptable to **us** and supplied from the central accounts office of the rental company concerned iii any liability assumed by the **insured person** for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise iv any amount greater than the **sum insured** shown on the **certificate of insurance** during the **period of insurance** v loss or damage to any items for which the **insured person** is responsible under the terms of a tenancy agreement.

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
k. Tenant's liability **We** will pay for sums which the **insured person** becomes liable to pay following damage resulting from an **insured event** to fixtures and fittings of the **term time address** for which the **insured person** is legally responsible under the terms of a formal tenancy agreement.	k. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** during the **period of insurance** ii any accidental damage to **landlord's goods.**
l. College or university library books and college or university property on loan **We** will pay for sums which the **insured person** becomes legally liable to pay following loss of or damage to **college or university** library books or **college or university** property on loan by an **insured event** while: • in the **term time address** • in the **permanent home address** • in the **college or university** • in direct transit between the **term time address** and **permanent home address** at the beginning and end of each **college or university term**	l. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** for **college or university** library books ii any amount greater than the **sum insured** shown on the **certificate of insurance** for **college or university** property on loan iii any claim which is not supported by a bill from the **college or university** iv any loss or damage occurring outside the **United Kingdom** v any loss or damage to any property or library books which are left **unattended.**
m. Liability for public service equipment **We** will pay for sums which the **insured person** becomes legally liable to pay following damage by an **insured event** to: • gas, electricity or water meters • non-portable telephone equipment owned by and rented from the service provider in the **term time address.**	m. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** ii any loss or damage resulting from theft or caused by criminal persons unless following **forcible and violent entry** iii **money** in meters or telephones iv liability for **mobile phones,** their accessories or related costs v any loss or damage where the **insured person** is not named on the rental agreement or bill from the company concerned.

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered

n. Personal liability
 	
We will pay for sums which the **insured person** becomes legally liable to pay, including costs and expenses incurred with **our** consent in defence of a claim for damages as a result of:
 	
• accidental death or bodily injury to any person not being a member of the family or household of the **insured person**
• damage to property not belonging to or in the charge or control of the **insured person** or a member of their family happening in the **United Kingdom** during the **period of insurance**
 	
We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by **us** in writing
 	
If the **insured person** dies, their legal personal representatives will have the protection of this **cover** for liability incurred by the **insured person.**
	n. **We** will not pay for:
	
	i any amount greater than the **sum insured** shown on the **certificate of insurance** in respect of any number of claims arising out of one **event**
	ii. damage to any building **occupied** in whole or in part by the **insured person**
	ii any liability in respect of:
	• accidental death or bodily injury to the **insured person** or any member of their family or any person who lives with or is employed by them
	• damage to property owned by or in the care or control of the **insured person** or any member of their family or any person who lives with or is employed by them
	• any trade, profession, business or employment
	• any contract which the **insured person** has entered into unless legal liability would have attached anyway
	• the ownership, possession or operation of:
	  • **vehicles and craft**
	  • any power operated lift
	  • firearms, except shotguns or air guns used for sporting activity
	• the ownership or possession of:
	  • pets which are not normally domesticated in the **United Kingdom**
	  • a dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991
	  • animals (other than horses used for private hacking' or domestic pets)
	• the ownership, occupation, possession or use of any land or building
	• any occurrence caused by, arising out of or contributed to by any tenancy, business, profession or occupation
	• the transmission of any communicable disease directly or indirectly by the **insured person**
	• any wilful, reckless or malicious act by the **insured person**
	• racing of any kind other than on foot.

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
o. Mobile phone theft Theft of a **mobile phone**	o. **We** will not pay for: i any amount greater than the **sum insured** shown on the **certificate of insurance** ii any loss unless following **forcible and violent entry** iii any unauthorised calls iv any claim for theft from any **communal area.**
p. Accidental death or permanent total disablement of a supporting parent or guardian **We** will pay the **insured person** £5,000 following accidental death or **permanent total disablement** of a parent or guardian on whom the **insured person** is financially dependent to complete their **course**, such death to arise solely from bodily injury by external violent and visible means during the **period of insurance**.	
q. Criminal assault payment **We** will pay the **insured person** the amount shown on their **certificate of insurance** if they sustain **bodily injury** as a direct result of a **criminal assault** during the **period of insurance** and within the **United Kingdom**, provided that: • the incident is reported to the police as soon as reasonably possible, and • a crime reference report is obtained detailing the incident that resulted in **bodily injury** to the **insured person**. The maximum payable is one claim per **insured person** per **period of insurance**.	q. **We** will not pay for: i any incident not reported to the police or where a crime reference report cannot be provided; ii any assault caused by the **insured person** or any member of their family; iii any assault arising from the **insured person's** participation in a criminal act; iv assaults arising from mutual physical confrontation where fault cannot be reasonably attributed to a third party; v verbal abuse, harassment, threats or intimidation not resulting in **bodily injury**; vi more than one **criminal assault** payment per **insured person** per **period of insurance**.

Cover sections

Section 1 - Additional benefits

What is covered	What is not covered
r. Personal accident and injury **We** will pay the **insured person** any appropriate benefit specified below should they sustain injuries caused by external violent and visible means resulting solely and directly from accidents arising during the **period of insurance** within the **United Kingdom** which directly and independently of any other cause result in disablement as specified within 12 months of the occurrence.	r. **We** will not pay for: i any injury or disablement arising out of or in any way connected with • aviation (other than travelling as a fare-paying passenger on a scheduled flight), ballooning, bungee jumping, deep sea diving (defined as diving to depths greater than 30 metres), gliding, hang-gliding, jet skiing, micro-light flying, motor rallying, parachuting, paragliding, parascending, professional sports of any kind, racing of any kind (other than on foot), tree climbing, solo sea sailing or winter sports • use of machinery • pregnancy or childbirth, mental illness, the effects of alcohol or drugs, suicide or attempted suicide or deliberate actions which put the **insured person** at risk of death, injury or disablement unless in an attempt to save human life or because the **insured person's** life is in danger • any pre-existing physical defect or infirmity ii any claim where the **insured person** cannot supply a report from their own doctor or consultant at their own expense if required by **us**. **We** may require the **insured person** to be further medically examined by **our** doctor and the **insured person** will as often as reasonably required agree to medical examination at our expense. iii any amount greater than £10,000 for any combination of part a – benefits c) and e) iv any accident or incident occurring outside of the **United Kingdom**.

Cover sections

Section 1 - Additional benefits

Personal accident and injury

Part A – benefits

a. **Permanent total disablement** caused by fire in the **term time address** or as a result of visible violence by burglars
£50,000

b. **Permanent total disablement** as a result of visible violence by criminal persons arising outside of the **term time address**
£50,000

c. **Permanent total disablement** as a result of accidental bodily injury
£10,000

We will only pay benefits a), b) or c) when the disablement has lasted for 104 consecutive weeks and has been certified as lasting or likely to last indefinitely by a specialist. **We** may at **our** discretion pay all or part of the benefit before the expiry of the 104 week period

d. Funeral costs
£500

e. Permanent total loss by physical severance or permanent loss of use which is lasting or likely to last indefinitely of:

Sight of both eyes	£5,000
One arm	£3,750
One leg	£3,500
One hand	£3,000
Hearing of both ears	£2,500
One foot	£2,500
Sight of one eye	£1,500
One thumb	£1,250
Hearing of one ear	£1,000
One forefinger	£750
One little finger	£500
Ring or middle finger	£400
Big toe	£250
Any other toe	£150
Contents damaged during an assault	£150

Loss of use other than severance must last for two years before compensation is payable and, at that time, be lasting or likely to last indefinitely.

Cover sections

Section 1 - Additional benefits

Personal accident and injury

Part B – benefits

a. Subject to a claim being covered by Part A, **we** will also pay up to £1,000 towards additional costs reasonably incurred by the **insured person** in undertaking a further year of study if they were prevented from taking examinations as a result of the accident.
b. Subject to a claim being covered by Part A, **we** will reimburse rent which has been paid in advance and which is not otherwise recoverable, and where alternative accommodation expense has been incurred following an accident up to a maximum limit of £500 and a minimum of 8 days evidenced medical incapacitation.

How we settle claims for Section 1

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **contents** covered under this section from the date of payment of any claim, unless **we** have given the **insured person** written notice to the contrary before payment.

What is the most we will pay?

i **We** will not pay more than the total **sum insured** stated on the **certificate of insurance**
ii **We** will not pay more than the amounts stated on the **certificate of insurance** for fire and flood damage in **communal areas**
iii **We** will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and **college or university** property on loan
iv **We** will not pay more than the limit shown on the **certificate of insurance** for any single item
v **We** will not pay more than the amount shown on the **certificate of insurance** for each of the following:

- **audio/visual entertainment equipment**
- **photographic equipment**
- **valuables**
- musical instruments
- CDs, DVDs, video and audio cassettes, records, cartridges and computer games
- **computer accessories**

vi **We** will not pay more than the amount shown on the **certificate of insurance** in total for any rented household goods in any one **period of insurance.**

Cover sections

Cover sections 2 to 9 are optional and the **certificate of insurance** will show whether **cover** will applies.

Section 2 - Portable computer equipment in the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
We will pay for loss of or damage to **portable computer equipment** belonging to the **insured person** by any of the **insured events** whilst in the **term time address** during **college or university term** and during **vacation** when the **term time address** is **occupied** by the **insured person.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance.** ii. any costs following rebuilding of software data ii. compact disc programmes iv. any software or software manuals v. any **photographic equipment** or **audio/ visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories** vi. any claim unless evidence can be provided that the **insured person** owns the **portable computer equipment** vii. accidental damage unless cover section 6 applies to **your** policy. This will be shown on **your certificate of insurance.**

How we settle claims for Section 2

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Section 3 - Contents outside the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered

We will pay for loss of or damage to **contents** as a direct result of the **insured events** shown under Section 1 – **Contents** & tenant's liability, (but not the additional benefits or accidental damage or loss), whilst away from the **term time address** in the **United Kingdom** and for up to 30 days anywhere in the world.

What is not covered

We will not pay for:

i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**.

ii for any property not belonging to the **insured person** or for which the **insured person** is not legally liable

iii theft from a parked motor vehicle, except as described in Section 1, additional benefit e)

iv loss of or damage to the **contents** if left **unattended** at any time in a place which has public access

v any of the following:

- loss of or damage to sports equipment or sports clothing whilst in use
- breakage of skins and strings or scratching, bruising or denting of musical instruments
- breakage of glass (other than lenses) or items of a brittle nature (other than jewellery), scratching or denting
- loss of **money**
- loss or damage to any item not defined as **contents**

vi more than the amount shown on the **certificate of insurance** for any claim for an item of jewellery valued at more than £600 unless a receipt or valuation can be provided for that item (see general conditions: 8. Evidence of value on page 34)

vii for loss or damage to **bicycles** and **bicycle accessories**

viii for loss or damage to **mobile phones**

ix for loss or damage to **portable computer equipment** and portable electrical items

x any amount for contact lenses more than the amount shown on the **certificate of insurance** for any one claim, or for more than two claims in any one **period of insurance**.

Section 3 - Contents outside the term time address

How we settle claims for section 3

We will decide whether to repair or replace the damaged/lost items, alternatively **we** may wish to pay in cash. Any cash payment will reflect our view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided. If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for non-electrical items **covered** under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

i **We** will not pay more than the **sum insured** for loss of or damage to non- electrical items taken outside the **term time address** or **our replacement cost** for the loss or damage, whichever is the lower amount
ii **We** will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and **college or university** property on loan
iii **We** will not pay more than the amount shown on the **certificate of insurance** for any single article.

Section 4 - Portable computer equipment in college and university buildings

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
We will pay for theft of **portable computer equipment** belonging to the **insured person** whilst in **college or university buildings.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii **portable computer equipment** if left **unattended** and not in locked storage iii **portable computer equipment** not belonging to the **insured person** iv costs following rebuilding of software data v compact disc programmes vi software or software manuals vii **photographic equipment** or **audio/ visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories** viii **mobile phones**.

How we settle claims for Section 4

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect our view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Section 5 - Accidental damage to contents in the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
We will pay for accidental damage to **contents** whilst in the **term time address** during **college or university** term and during **vacation** when the **term time address** is **occupied** by the **insured person.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii property not belonging to the **insured person** or for which the **insured person** is not legally liable iii any of the following: • breakage of skins and strings or scratching, bruising or denting of musical instruments • breakage of glass (other than lenses) or articles of a brittle nature (other than jewellery), scratching or denting • loss or damage to any item not identified as **contents** • accidental damage to **landlords goods** • damage to portable dvd players, portable cd and mini disc players, mp3/mp4 players, dvds, cds and mini discs.

Section 5 - Accidental damage to contents in the term time address

How we settle claims for Section 5

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **contents** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

i **We** will not pay more than the **sum insured** for **contents** stated on the **certificate of insurance**
ii **We** will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented goods and **college or university** property on loan
iii **We** will not pay more than the amount shown on the **certificate of insurance** for any single article
iv **We** will not pay more than the amount shown on the **certificate of insurance** for each of the following:

- **audio/visual entertainment equipment** (excluding portable CD players, portable DVD players, mini disc players and mp3/mp4 players)
- **photographic equipment**

v **We** will not pay more than the amount shown on the **certificate of insurance** for each of the following groups of items:

- **valuables**
- musical instruments
- **computer accessories.**

Section 6 - Accidental damage to portable computer equipment in the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
We will pay for accidental damage to **portable computer equipment** belonging to the **insured person** whilst in the **term time address** during **college or university term** and during **vacation** when the **term time address** is **occupied** by the **insured person.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii **portable computer equipment** not belonging to the **insured person** iii costs following rebuilding of software data iv compact disc programmes v software or software manuals vi **photographic equipment** or **audio/ visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories** vii any claim unless evidence can be provided that the **insured person** owns the **portable computer equipment**.

How we settle claims for Section 6

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Section 7 - Accidental damage to portable computer equipment in college or university buildings

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
We will pay for accidental damage to **portable computer equipment** belonging to the **insured person** whilst in **college or university buildings** during **college or university term** and during **vacation**.	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii **portable computer equipment** not belonging to the **insured person** iii costs following rebuilding of software data iv compact disc programmes v any software or software manuals vi any **photographic equipment** or **audio/ visual entertainment equipment** which can be used in conjunction with **portable computer equipment** or any other equipment or **computer accessories** vii any claim unless evidence can be provided that the **insured person** owns the **portable computer equipment**.

How we settle claims for Section 7

We will decide whether to repair or replace the damaged/lost property, alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **portable computer equipment** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Section 8: Theft of bicycles from the term time address

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
Theft of **bicycles** (and fixed **bicycle accessories)** from the **term time address,** including from cycle storage at the **designated student residence.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii any amount greater than the **sum insured** shown on the **certificate of insurance** iii theft, unless locked to an immovable object when left **unattended** iv accidental damage or accidental loss v **bicycles** that the **insured person** has loaned or rented (unless they have been made responsible under the terms of a formal loan or rental agreement) vi theft or damage to tyres unless the **bicycle** is lost or damaged at the same time vii Battery Powered Bikes (E-Bikes).

How we settle claims for Section 8

We will decide whether to repair or replace the damaged or lost **bicycle,** alternatively **we** may wish to pay in cash. Any cash payment will reflect our view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **bicycles** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Section 9: Theft of bicycles from college or university

The **certificate of insurance** will show whether **cover** applies under this section and the **sum insured** applicable.

What is covered	What is not covered
Theft of **bicycles** (and fixed **bicycle accessories**) from **college or university** designated cycle storage areas on campus or within **college or university buildings.**	**We** will not pay for: i any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**. ii any amount in **excess** of the **sum insured** shown on the **certificate of insurance** iii theft, unless locked to an immovable object when left **unattended** iv accidental damage or accidental loss v **bicycles** that the **insured person** has loaned or rented (unless they have been made responsible under the terms of a formal loan or rental agreement) vi theft or damage to tyres unless the **bicycle** is lost or damaged at the same time vii Battery Powered Bikes (E-Bikes).

How we settle claims for Section 9

We will decide whether to repair or replace the damaged or lost **bicycle,** alternatively **we** may wish to pay in cash. Any cash payment will reflect **our** view of the **replacement cost** for the loss or damage.

If the same specification or model is unavailable, a new one of similar specification will be provided.

If the damage can be repaired, but repair or reinstatement is not carried out **we** will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair. **We** will automatically reinstate the **sum insured** for **bicycles** covered under this section from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

What is the most we will pay?

We will not pay more than the **sum insured** stated on the **certificate of insurance.**

Important information

General exclusions which apply to the whole policy

We will not pay for the following:

- any reduction in the value of the insured property following repair, reinstatement or replacement
- any losses or costs that are not directly associated with the incident that caused the claim, unless specifically stated in this **policy**
- any accident or incident that happens outside any **period of insurance**
- the cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design
- loss of or damage to any property more specifically covered by any other insurance or where there is other insurance covering the same loss or liability
- loss of or damage to any items used in connection with any business, trade or profession
- any legal liability arising from any business trade or profession

Any claim arising from:

- deliberate, reckless or criminal acts by the **insured person** or their family
- gradual causes including deterioration or wear and tear
- mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
- any process of cleaning repair or alteration
- vermin, insects or chewing, scratching, tearing or fouling by pets
- electrical or mechanical breakdown
- faulty design, materials or workmanship
- computer viruses – including malware or ransomware
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
- war, revolution or any similar **event**
- pollution or contamination which was:
  - the result of a deliberate act
  - expected and not the result of a sudden, unexpected and identifiable incident.

- any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination
- **vehicles and craft**
- the operation of any item contrary to the manufacturer's instructions.

Important information

General conditions which apply to the whole policy

1 **Duty of the insured person**
On discovery of any **event** which may give rise to a claim, the **insured person** must without delay:

a tell **us** about any insurance related incidents of loss, damage (such as fire or water damage, theft or an accident) or liability as soon as possible whether or not they give rise to a claim. The **insured person** must give **us** all the information and help **we** may need
b report any loss, theft, attempted theft or malicious damage to the police immediately or as soon as is reasonably possible
c supply free of expense to **us** all such proofs, information and other evidence relating to the claim as **we** may require.

We cannot consider any claim unless notified to **us** in accordance with the terms of this condition.

2 **Claims procedure**

a Every letter, claim, writ, summons and process must be forwarded to **us** immediately on receipt. Written notice must also be given to **us** immediately the **insured person** has knowledge of any prosecution or inquest in connection with any **event** for which there may be liability under this **policy.** No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **insured person** without **our** written consent
b **We** shall be entitled to take over and conduct in the name of the **insured person** the defence or settlement of any claim or to prosecute in the name of the **insured person** for **our** own benefit any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim. The **insured person** must give all assistance as **we** may reasonably require
c **We** will be entitled at any time in our name or the name of the **insured person** to take steps for the recovery of any part of the property insured or for securing reimbursement in respect of any loss or damage and the **insured person** will give **us** all information and assistance **we** may reasonably require. Upon payment of any claim under this **policy** (other than for repair) any part of the property insured in respect of which payment is made will belong to **us** subject to the right of the **insured person** to reclaim it upon repayment to **us** of the amount paid
d **We** are entitled in the **event** of any loss or damage to property to enter the building where the loss or damage has occurred and to take and keep possession of all such property and to deal with the salvage in a reasonable manner. No property may be abandoned to **us**
e In the **event** of a claim being made, arising out of one incident which falls under more than one **cover** section, the lowest **minimum claim value** shall apply to the whole claim
f All claims must be reported to **us** promptly, together with any supporting evidence **we** may require, within a reasonable amount of time of the incident occurring.

Important information

General conditions which apply to the whole policy

3 **Reasonable care**
The **insured person** must at all times:

a take all reasonable steps to prevent accident, loss and damage
b ensure the locks on all external doors and accessible windows to the **term time address** are operative whenever the **term time address** is **unoccupied**
c maintain all property insured in a sound condition and allow **us** to have reasonable access to it when required

4 **Cancellation clause**
We may cancel this **policy** where there is a valid reason for doing so by giving the **policyholder** seven days' notice in writing to their last known address. **We** will refund any premium which may be due in accordance with the terms of this condition. Valid reasons may include but are not limited to:

- a change of risk under this **policy** which **we** are unable to insure
- where the **policyholder** or **insured person** fails to respond to requests from **us** for further information or documentation
- where the **policyholder** or **insured person** have given incorrect information and fail to provide clarification when requested
- the use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by the **policyholder,** an **insured person** or any person acting on their behalf
- if **we** cancel this **policy we** will return a proportionate refund of the premium that has been paid in respect of the period of **cover** left unused, unless **we** are cancelling due to fraud or a claim, or an incident likely to give rise to a claim, has occurred.

5 **Arbitration**
If any difference arises as to the amount being paid under this **policy** (liability being otherwise admitted) such difference will be referred to an arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this condition to be referred to arbitration, the making of any award shall be a condition precedent to any right of action against **us.**

6 **Fraud**
If any claim under this **policy** is in any respect fraudulent or misrepresented in amount or if any fraudulent means or device is used by the **insured person** or by any person acting on behalf of the **insured person** to obtain any benefit under this **policy, we** will not pay any part of the claim and all **cover** provided for the **insured person** by this **policy** will be forfeited.

Misrepresentation or non-disclosure of information by the **policyholder** entitles **us** to decline or reduce claims and ultimately may lead to the **policy** being invalidated in the case of deliberate or reckless misrepresentation or attempted fraud.

Important information

General conditions which apply to the whole policy

7 **Sanctions**
No insurer shall be deemed to provide **cover** and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such **cover**, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law, or regulations of the European Union, United Kingdom or the United States of America.

8 **Evidence of value**
For any individual item of jewellery valued at more than £600, the **insured person** must provide evidence of value in the **event** of loss or damage to that item. Acceptable evidence of value may be in the form of:

a the original purchase receipt, or
b a written valuation dated no more than five years old.

Failure to produce adequate evidence of value may affect the **insured person's** ability to claim for loss or damage to the item(s).

Important information

How to claim

Your claim will be handled by Howden, **your** insurer, or another agent acting on behalf of the Insurer. Claims contact information is included in **your policy** documents and on **our** website **www.howdenbroking.com/uk-en/endsleigh-claims**

1 To make a claim, the **insured person** should:

a download the Howden for Students app at **https://students.howdengroup.com/registration** or submit a claims form at Zurich Insurance Claims Portal **https://propertyclaims.zurich.co.uk/index.html** as soon as possible. Or contact **us** on **0800 923 4042** Opening hours: Monday-Friday, 9am-5pm

b send **us** any:

- receipts, bills, valuations or repair estimates as appropriate for all claims for loss or damage
- full details of any accident or injury and early prognosis for personal accident claims

c give full details within a reasonable amount of time of the incident together with any supporting evidence **we** may require.

All claims for theft or loss must be reported to the police.

2 Some of the **cover** (for example personal liability) is provided to **cover** the **insured person** against claims made by others. If the **insured person** is held responsible for loss, damage or injury it is essential that they:
a. tell **us** immediately and provide details in writing as soon as possible
b. send **us** immediately any correspondence writ summons or other legal documents served on them. The **insured person** must not admit liability or reply to any correspondence without our authority. **We** will then deal with all matters relating to that claim on behalf of the **insured person.**

3 In some cases **we** may arrange either for a member of **our** staff or an independent chartered loss adjuster to discuss the claim with the **insured person.** This is not always necessary but when it is **we** will advise the **insured person** of the name and address of the loss adjuster and monitor progress of the claim.

About the insurer

Your Howden Group Contents Insurance 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 to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Risk transfer

Howden acts as an agent for the **insurer** for the collection and refund of premiums and the payment of claims. This means that premiums are treated as being received by the **insurer** when cleared funds are received by Howden. Any premium refunds are treated as received by the **policyholder** when it is actually paid. Claims monies are treated as received by **you** when it is actually paid. There are occasions where such transactions are restricted (for example, to receiving premiums only) and Howden will tell the **policyholder** if this is the case.

Important information

Data protection

Howden is committed to being transparent about how **we** handle data and protect privacy. Full details can be found within our privacy policy can be found at howdenbroking.com/uk-en/privacy-data-protection-policy

Zurich's Data Protection Statement

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where **you** have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides **us** with the information that **we** need to provide our services more effectively including providing information about our products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed www.zurich.co.uk/dataprotection

How you can contact us
If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact **us** via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- check **your** personal data against counter fraud systems
- use **your** information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review **your** claims history
- share information about **you** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **you** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution. In addition, Zurich may register **your** name on the Insurance Fraud Register, an industry-wide fraud database.

Important information

Claims history

Under the conditions of this policy **you** must tell **us** when **you** become aware of any incident that could give rise to a claim under this policy, whether or not it is **your** intention to claim.

When **you** tell **us** about an incident or claim, **we** may pass information to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau (MIB), and other relevant databases.

We and other insurers may search these databases when **you** apply for insurance, in the **event** of any incident or claim or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. This helps to check information provided and prevent fraudulent claims.

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