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Group Contents Insurance Policy Summary

This document provides a summary of the main features of the insurance policy. Your certificate of insurance confirms which cover sections apply to your policy and the sums insured that apply to you.

You should read this document together with your certificate of insurance and the policy wording for full details.

Features and benefits	Significant exclusions or limitations
Cover Section 1 **Contents and tenants liability** • New for old cover following loss of belongings at the term-time address, caused by theft, fire, vandalism, storm, flood, burst pipes. • Liability cover for damage to 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 allowing you to finish your course following the accidental death or permanent total disablement of a supporting parent or guardian. • Replacement cost for keys and locks to an external door as a result of theft or attempted theft. • Personal accident cover in the event of permanent total disablement, with different benefit limits depending on the cause and type of injury (see policy wording for details) • Cover is provided for bodily injury caused by a criminal assault.	• 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 is not covered unless specifically stated. • Certain covers may be restricted if the term time address is unoccupied for 30 consecutive days or more (see policy for details) • A minimum claim limit of £25 applies, except for Food where a minimum claim limit of £10 applies, unless otherwise stated on your certificate of insurance.

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Features and benefits	Significant exclusions or limitations
Cover Section 2 **Portable computer equipment in the term time address** **Optional:** only 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.	• Any rebuilding of software, data or digital content • Any loss or damage to portable computer equipment not belonging to the insured person. • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance. • Accidental damage

Features and benefits	Significant exclusions or limitations
Cover Section 3 **Contents outside the term time address** **Optional:** only covered if shown on certificate of insurance Covers your contents (goods, clothing and personal effects) for loss or accidental damage anywhere in the UK and for up to 30 days worldwide.	• Loss or damage to the contents if left unattended at any time in a place which has public access. • Loss or damage to sports equipment or clothing whilst in use • 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. • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 4 **Portable computer equipment in college and university buildings** **Optional:** only covered if shown on certificate of insurance Covers your portable computer equipment for theft whilst in college or university buildings.	• Any rebuilding of software, data or digital content • Mobile phones • Loss or damage to portable computer equipment if left unattended at any time in a place which has public access. • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 5 **Accidental damage to contents in the term time address** **Optional:** only covered if shown on certificate of insurance Covers your contents for accidental damage in the term time address.	• Loss or damage to any item not identified as contents. • Accidental damage to landlord's goods. • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 6 **Accidental damage to portable computer equipment in the term time address** **Optional:** only covered if shown on certificate of insurance Covers your portable computer equipment for accidental damage in the term time address	• Any rebuilding of software, data or digital content. • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 7 **Accidental damage to portable computer equipment in college or university buildings** **Optional:** only covered if shown on certificate of insurance Covers your portable computer equipment for accidental damage in college and university	• Any rebuilding of software, data or digital content • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 8 **Theft of bicycles from the term time address** **Optional:** only covered if shown on certificate of insurance Covers your bicycle and fixed bicycle accessories for theft from the term time address.	• Theft, unless locked to an immovable object when left unattended. • Battery powered bicycles (e-bikes). • Accidental damage. • Theft or damage of tyres unless the bicycle is lost or stolen at the same time • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Features and benefits	Significant exclusions or limitations
Cover Section 9 **Theft of bicycles from college or university** **Optional:** only covered if shown on certificate of insurance Covers your bicycle and fixed bicycle accessories for theft from college or university.	• Theft, unless locked to an immovable object when left unattended. • Battery powered bicycles (e-bikes). • Accidental damage. • Theft or damage of tyres unless the bicycle is lost or stolen at the same time • A minimum claim limit of £25 applies, unless otherwise stated on your certificate of insurance.

Please see important information on the following page

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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 www.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 www.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.

Claims for Criminal Assault Payment, Personal Accident or Death of a Financially Supporting Parent should be reported by telephone, as these claims are best handled by speaking directly with our claims team.

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

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.



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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 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.

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