

# Group Contents Insurance Policy

## Certificate of Insurance

Policyholder: University of Cumbria

Policy number: HH1722

Period of insurance: 1st September 2026 to 31st August 2027



This certificate of insurance must be read in conjunction with the Group Contents Insurance Policy document.

The policy document contains full details of what is and is not covered along with the general conditions and exclusions that apply to this policy.

## What's covered

Cover sections 1, 2 and 8 apply to your policy.

Your items are covered against damage caused by perils including fire, flood, theft and escape of water up to the following amounts:

| Cover Section 1 Contents and tenant's liability                                                       | Sum insured |
|-------------------------------------------------------------------------------------------------------|-------------|
| Total contents cover                                                                                  | £10,000     |
| Disabled students contents cover                                                                      | £10,000     |
| Single article limit (unless outlined separately)                                                     | £1,250      |
| Total computer equipment (e.g. desktop computers, monitors)                                           | £2,500      |
| Audio/visual entertainment equipment                                                                  | £1,250      |
| Photographic equipment                                                                                | £1,250      |
| Valuables including jewellery & watches (evidence of value required for items of jewellery over £600) | £1,000      |
| Musical instruments                                                                                   | £1,000      |
| CDs, DVDs, video and audio cassettes, records, cartridges and computer games                          | £600        |
| Computer accessories                                                                                  | £150        |
| Damage caused by an emotional support animal                                                          | £1,000      |
| Contact lenses (maximum of two claims in any period of insurance)                                     | £150        |
| Sports equipment                                                                                      | £1,000      |
| Clothing (single article limit)                                                                       | £350        |

## How to make a claim:

To log a new claim – [CLICK TO LOG CLAIM](#).

To discuss an existing claim please call 0800 923 4042 and quote your claim reference number.

| <b>Cover Section 1 Additional benefits</b>                                                     | <b>Sum insured</b> |
|------------------------------------------------------------------------------------------------|--------------------|
| a. Contents temporarily away from the term time address (following forcible and violent entry) | £500               |
| b. Vacation cover in the term time address                                                     | £5,000             |
| c. Storage in designated student residence during vacation                                     | £5,000             |
| d. Designated halls of residence communal areas                                                |                    |
| • Theft following forcible and violent entry                                                   | £1,000             |
| • Theft without forcible and violent entry                                                     | £250               |
| • Loss or damage resulting from fire or flood                                                  | £500               |
| • Clothing damaged by faulty laundry equipment                                                 | £300               |
| e. Transit at the beginning and end of a college or university term                            | £500 per bag       |
| f. Money                                                                                       | £50                |
| g. Credit Cards (maximum payable in the period of insurance)                                   | £100               |
| h. Frozen and Chilled food (maximum payable in the period of insurance)                        | £75                |
| i. Replacement locks (maximum payable in the period of insurance)                              | £350               |
| j. Liability for rented household goods (maximum payable in the period of insurance)           | £1,250             |
| k. Tenant's Liability (maximum payable in the period of insurance)                             | £5,000             |
| l. College or university library books and college or university property on loan              | £250               |
| m. Liability for public service equipment                                                      | £150               |
| n. Personal liability                                                                          | £1,000,000         |
| o. Mobile phone (theft following forcible and violent entry)                                   | £1,250             |
| p. Accidental death or permanent total disablement of a supporting parent or guardian          | £5,000             |
| q. Criminal Assault Payment (maximum payable in the period of insurance)                       | £150               |
| r. Personal accident and injury                                                                | £50,000            |

| <b>Cover Section 2 Portable computer equipment in the term time address</b> | <b>Sum insured</b> |
|-----------------------------------------------------------------------------|--------------------|
| Portable computer equipment                                                 | £2,500             |

| <b>Cover Section 8 Theft of bicycles from the term time address</b> | <b>Sum insured</b> |
|---------------------------------------------------------------------|--------------------|
| Bicycles                                                            | £600               |

## How to make a claim:

To log a new claim – [CLICK TO LOG CLAIM](#).

To discuss an existing claim please call 0800 923 4042 and quote your claim reference number.

## Minimum Claim Limit

The **minimum claim limit** is the minimum amount of covered loss, damage or liability arising from any one event.

**We** will not pay any claim where the amount of the covered loss, damage or liability is less than the **minimum claim limit**.

Where the amount equals or exceeds this limit, we will pay the claim in full, subject to all other terms, conditions, limits and exclusions of the policy.

|                             | Minimum Claim Limit |
|-----------------------------|---------------------|
| Contents                    | £25                 |
| Portable computer equipment | £25                 |
| Money and credit cards      | £25                 |
| Frozen food                 | £10                 |
| Liabilities                 | £25                 |
| Bicycles                    | £25                 |
| Mobile Phones               | £25                 |

## How to make a claim:

To log a new claim – [CLICK TO LOG CLAIM](#).

To discuss an existing claim please call 0800 923 4042 and quote your claim reference number.

## What's not covered

The following cover sections do not apply to your policy.

|                                                                                                            |                    |
|------------------------------------------------------------------------------------------------------------|--------------------|
| <b>Cover Section 3</b> Contents outside the term time address                                              | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |
| <b>Cover Section 4</b> Portable computer equipment in college and university buildings                     | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |
| <b>Cover Section 5</b> Accidental damage to contents in the term time address                              | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |
| <b>Cover Section 6</b> Accidental damage to portable computer equipment in the term time address           | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |
| <b>Cover Section 7</b> Accidental damage to portable computer equipment in college or university buildings | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |
| <b>Cover Section 9</b> Theft of bicycles from college or university                                        | <b>Sum insured</b> |
| No cover                                                                                                   | £0                 |



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