

# Group Contents Insurance Policy

## Certificate of Insurance

Policyholder: Campus Living Villages

Policy number: HH1225

Period of insurance: 1st September 2025 to 31st August 2026



**HOWDEN**

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

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

## What's covered

Cover sections 1 and 2 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:

| <b>Cover Section 1 Contents and tenant's liability</b>  | <b>Sum insured</b> |
|---|--------------------|
| Total contents cover  | £6,000             |
| Disabled students contents cover  | £7,000             |
| Single article limit (unless outlined separately)   | £1,250             |
| Total computer equipment (e.g. desktop computers, monitors)   | £2,000             |
| Audio/visual entertainment equipment (e.g. DVD & video players, computer consoles, hard drives and other data carrying media) | £1,000             |
| Photographic equipment  | £1,000             |
| Valuables including jewellery & watches (evidence of value required for items of jewellery over £600)                         | £600               |
| 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 make a claim download the Howden for Students app at <https://students.howdengroup.com/> or submit a claims form at [Zurich Insurance - Property Claims Portal - Home](#)

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

| <b>Cover Section 1 Additional benefits</b>  | <b>Sum insured</b> |
|---|--------------------|
| Contents temporarily away from the term time address (following forcible and violent entry) | £500               |
| Theft of contents whilst in transit at the beginning or end of term                         | £500 per bag       |
| Money   | £50                |
| Credit/debit card (maximum payable in the period of insurance)                              | £500               |
| Frozen and chilled food (maximum payable in the period of insurance)                        | £75                |
| Replacement locks and keys (maximum payable in the period of insurance)                     | £350               |
| Designated halls of residence utility and communal areas                                    |                    |
| • Theft following forcible and violent entry  | £1,000             |
| • Theft without forcible and violent entry  | £250               |
| • Loss or damage resulting from fire or flood   | £500               |
| • Clothing damage by faulty laundry equipment   | £300               |
| Rented household goods (maximum payable in the period of insurance)                         | £1,250             |
| Tenant's liability (maximum payable in the period of insurance)                             | £5,000             |
| College and University property on loan   | £500               |
| College and University library books  | £250               |
| Liability for public service equipment  | £150               |
| Personal liability  | £1,000,000         |
| Mobile phone (theft following forcible and violent entry)                                   | £750               |
| Accidental death or permanent total disablement of parent or guardian                       | £5,000             |
| Permanent total disablement caused by fire or as a result of violence                       | up to £50,000      |
| Permanent total disablement as a result of accidental bodily injury                         | up to £10,000      |

| <b>Cover Section 2 Portable computer equipment in the term time address</b> | <b>Sum insured</b> |
|---|--------------------|
| Portable computer equipment   | £2,000             |

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## Excesses

The policy excess is the amount you will have to pay for each claim

|  |     |
|--|-----|
| Contents                                   | £25 |
| Portable computer equipment                | £50 |
| Money and credit cards                     | £25 |
| Frozen food                                | £10 |
| Liabilities and Personal accident benefits | £25 |

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## What's not covered

The following cover sections do not apply to your policy.

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### Cover Section 3 Contents outside the term time address

|          |    |
|----------|----|
| No cover | £0 |
|----------|----|

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### Cover Section 4 Portable computer equipment in college and university buildings

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|----------|----|
| No cover | £0 |
|----------|----|

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### Cover Section 5 Accidental damage to contents in the term time address

|          |    |
|----------|----|
| No cover | £0 |
|----------|----|

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

|          |    |
|----------|----|
| No cover | £0 |
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### Cover Section 7 Accidental damage to portable computer equipment in the term time address and college or university buildings

|          |    |
|----------|----|
| No cover | £0 |
|----------|----|

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### Cover Section 8 Theft of bicycles from the term time address

|          |    |
|----------|----|
| No cover | £0 |
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### Cover Section 9 Theft of bicycles from the term time address or from university or college

|          |    |
|----------|----|
| No cover | £0 |
|----------|----|



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