



# Group Possessions Policy

Frequently Asked Questions



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# Supporting you and your students

If a student suffers a loss or damage to their possessions in your accommodation, they are likely to come to you with questions about their policy and the claims process. Below, we answer some of the most common questions we've come across in our 35 years of providing protection to students in accommodation.

It's important to remember that each student accommodation policy is unique, so make sure you refer to your policy certificate and wording for full details of the insurance that applies to your students. You can find these documents here: [www.endsleigh.co.uk/confirmcover](http://www.endsleigh.co.uk/confirmcover)

We know how important it is to properly explain the cover for students who may not have had insurance before. We provide a range of materials to support your communication; get in touch with your partnership manager to find out more.

## 1. About the insurance policy

### What is each student covered for?

Students are insured against theft, fire and flood for their possessions inside of their room. When we say 'possessions' we mean laptops, tablets, musical instruments, clothing and jewellery (see your policy wording for the full definition). The total sum insured for each student is shown on your policy certificate.

### What is not covered on the policy?

Each policy is different so that's why it's important to check, however typically a student is not insured for any possession they take outside of the accommodation. For example a laptop or mobile phone when out and about on the campus

### How can a student access the policy information?

A student can get all of the policy details in a few seconds, simply by visiting [www.endsleigh.co.uk/confirmcover](http://www.endsleigh.co.uk/confirmcover) and entering their accommodation provider name.

### What additional insurance options are available to a student?

There are a range of policy options tailored to the students who live in your accommodation, including accidental damage cover and our popular Everywhere Packs which protect multiple student items when outside of the accommodation anywhere in the UK and up to 90 days worldwide. Full details can be found on [www.endsleigh.co.uk/confirmcover](http://www.endsleigh.co.uk/confirmcover)



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## 2. Making a claim

### How does a student make a claim?

**Online:**

A student can submit a claim 24hrs a day using our online claims form:

[www.endsleigh.co.uk/claim-centre](http://www.endsleigh.co.uk/claim-centre)

**By phone:**

Our claims team are available Monday to Friday 9am – 5.30pm on **0800 923 4042**

### Is there a policy excess for the student?

Typically, a student will need to pay an excess if they make a claim, usually £50 for any laptop claim and £25 for general possessions. However, some cover sections have no excess rates applied. For full details check your policy information via [www.endsleigh.co.uk/confirmyourcover](http://www.endsleigh.co.uk/confirmyourcover)

### Does a student require proof of ownership of items to make a claim?

Yes, and ideally this would be proof of purchase, like a receipt. In reality, we know some items are received as gifts or receipts might not be kept. To make things easier, we encourage all students to take photos of their important possessions, including any serial numbers, to support proof of ownership if they need to make a claim.

### Can someone else register a claim on a student's behalf?

Yes. If a student wants support in making a claim, then this can be arranged at the start of the claims process.

## 3. Common questions about cover

### Is there cover outside of regular term time?

Cover applies every day of the year as long as the policy is active. This means that anyone staying in the accommodation outside of term time will be insured, including any conference guests or other visitors, providing they have a tenancy agreement in place.

### If a cleaner accidentally throws out student items, will these be insured?

Unfortunately not as standard. We understand this type of incident can occur, particularly at the end of term, therefore it is very important that all students and staff take reasonable steps to keep possessions safe. There is a policy option to provide a level of protection in incidents such as this, please speak to your partnership manager to check if you have this cover included.

### A power outage has caused student food to go off, is this insured?

Yes. Most policies cover for food spoilage up to the value of £75 per student, meaning if a power outage caused the freezers to fail and food was lost as a result, they would be insured for this.

### A student's item of clothing has been damaged by the laundry machine, is this insured?

Yes. Most policies cover for clothing damaged by faulty laundry equipment up to the value of £300 per student.



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## Must a student have a locked door in order for the insurance to be valid?

Non-forced entry theft is covered for possessions inside of the room, except for mobile phones and cash, which are only insured for forced entry theft. Like with any elements of the cover, please ensure you check your policy certificate to understand how this applies to you and your students.

## A student has caused a fire when cooking in the kitchen, damaging the fixtures and fittings, is this insured?

Tenants' liability insurance is included, covering each student for damage to the accommodation fixtures and fittings due to fire or flood. This is usually up to a limit of £5,000, with a £25 excess per claim.

## Are bikes insured on campus?

Cover for bikes is optional – please check your certificate to see if this is included for you:  
[www.endsleigh.co.uk/confirmyourcover](http://www.endsleigh.co.uk/confirmyourcover)

If included, bikes will be insured against theft and damage in designated secure bike storage areas on campus or within the accommodation area.

## A student's post has gone missing before delivery, is this insured?

Unfortunately not, loss of possessions being delivered to a student is not covered by this policy.

## Are staff living in the halls of residence covered?

Yes. The same cover applies to you as it does to the students within the accommodation.

## Need to speak to a partnership manager?

If you do not have your partnership manager's details to hand, then please e-mail [studentroomcover@endsleigh.co.uk](mailto:studentroomcover@endsleigh.co.uk) or call **01242 866453** and our dedicated team will respond to you within one working day.

## How to contact Endsleigh

### Need to speak to us about a claim?

If you need to get in touch with us to discuss a claim, please visit 'student block halls' at:

[www.endsleigh.co.uk/claim-centre](http://www.endsleigh.co.uk/claim-centre)

or call **0800 923 4042**

### Need to speak to us about a general query?

Please visit our online FAQs

[www.endsleigh.co.uk/faqs/category/gadget/](http://www.endsleigh.co.uk/faqs/category/gadget/)

or please give us a call on **0333 234 1552**

### Useful contact information for students

Please visit [www.endsleigh.co.uk/confirmyourcover](http://www.endsleigh.co.uk/confirmyourcover)

or give us a call on **0333 234 1557**



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