Group Contents Insurance Policy

Certificate of Insurance

Policyholder: True Student Living

Policy number: HH1590

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, 5 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.

Cover Section 1 Additional benefits	Sum insured
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 • Theft without forcible and violent entry • Loss or damage resulting from fire or flood • Clothing damaged by faulty laundry equipment	 £1,000 £250 £500 £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

Cover Section 2 Portable computer equipment in the term time address	Sum insured
Portable computer equipment	£2,500

Cover Section 5 Accidental damage to contents in the term time address	Sum insured
Contents	£10,000

Cover Section 8 Theft of bicycles from the term time address	Sum insured
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.

Cover Section 3 Contents outside the term time address	Sum insured
No cover	£0

Cover Section 4 Portable computer equipment in college and university buildings	Sum insured
No cover	£0

Cover Section 5 Accidental damage to contents in the term time address	Sum insured
No cover	£0

Cover Section 6 Accidental damage to portable computer equipment in the term time address	Sum insured
No cover	£0

Cover Section 7 Accidental damage to portable computer equipment in college or university buildings	Sum insured
No cover	£0

Cover Section 9 Theft of bicycles from college or university	Sum insured
No cover	£0

howdenbroking.com

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.

Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

HUBL-CC-EDU-218-0626_V2.2