

Group Contents Insurance Policy

Certificate of Insurance

Policyholder: Unite Students

Policy number: HH1072

Period of insurance: 1st July 2025 to 30th June 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, 2, 5, 6 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 (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)	£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 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**.

Cover Section 1 Additional benefits	Sum insured
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
Accidental loss of contents (see endorsement 2)	£250

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

Contents	£10,000
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Cover Section 6 Accidental damage to portable computer equipment in the term time address

Portable computer equipment	£2,500
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Cover Section 8 Theft of bicycles from the term time address

Bicycles	£350
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You can talk to us about a claim on **0800 923 4042**.

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
Bicycles	£25

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**.

What is covered

We will pay up to the amount shown on the **certificate of insurance** following accidental loss of the **insured person's contents** where the **student accommodation provider** accepts liability.

What is not covered

We will not pay for:

- i. Any costs where the **student accommodation provider** has not accepted liability.
- ii. **We** will deduct the **excess** shown on your **certificate of insurance** in respect of each claim.
- iii. **We** will not pay more in total than the **sum insured** on your **certificate of insurance**.

Definitions

Accidental Loss

Unintentional misplacement of an item or items from the **term time address** or secure parcel storage designated by the **student accommodation provider**, meaning that the **insured person** is permanently deprived of its or their use.

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**.

What's not covered

The following cover sections do not apply to your policy.

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

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 9 Theft of bicycles from the term time address or from university or college

No cover	£0
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