Group Contents Insurance Policy

Certificate of Insurance

Policyholder: IQ Student Accommodation

Policy number: HH1823

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, 6, 8 and 9 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)	£3,000
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	£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
Emergency accommodation (see endorsement 1)	£450
Accidental loss of contents (see endorsement 2)	£250
Emergency expenses (see endorsement 1 - limits apply for clothing, toiletries, food, drink and travel expenses)	£250

Cover Section 2 Portable computer equipment in the term time address	Sum insured
Portable computer equipment	£3,000

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

Cover Section 6 Accidental damage to portable computer equipment in the term time address	Sum insured
Portable computer equipment	£3,000

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.

Cover Section 9 Theft of bicycles from university or college	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.

Endorsement 1: Emergency accommodation and expenses

What is covered

We will pay up to the amount shown on the **certificate of insurance** to contribute to reasonable costs incurred for **emergency accommodation, emergency expenses** and travel costs if the **term time address** becomes uninhabitable as a result of an **insured event** covered under Section 1: Contents and tenant's liability

What is not covered

We will not pay for:

i Any claim where the amount is less than the **minimum claim limit** stated on the **certificate of insurance**.
ii Any amount greater than the **sum insured** shown on the **certificate of insurance**.
iii Any claim for clothing and toiletries when the **insured person** has access to their own clothing and toiletries.
iv Any claim for **emergency expenses** when the **insured person** is not residing in **emergency accommodation** or at another **temporary residence**.
v Any claim for **emergency accommodation** where the **emergency accommodation** is owned or managed by your **student accommodation provider**.
vi Any amount greater than £50 for an individual item of clothing.
vii Any amount greater than £30 per day for food and drink when residing in **emergency accommodation** or at another **temporary residence**.
viii Any amount greater than £20 for toiletries when residing in **emergency accommodation** or at another **temporary residence**.
ix Any amount greater than £20 per day for travel costs, and not for more than 3 days, when incurred as a direct result of the change of accommodation when residing in **emergency accommodation** or at another **temporary residence**.
x Any claim which is not the result of an **insured event** under Section 1: Contents and tenant's liability.
xi Any costs you or your **student accommodation provider** agree to pay without **our** permission.
xii Any costs for **emergency accommodation, emergency expenses** or travel where you are unable to provide receipts.

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.

Endorsement 2: Accidental loss of contents

What is covered	What is not 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.	**We** will not pay for: i Any cost 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.**

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.

Definitions

Emergency Accommodation
Temporary accommodation arranged by the **student accommodation provider** for the **insured person** while the **term time address** is uninhabitable following an **insured event**.

Emergency Expenses
The cost for new clothing, toiletries, food or drink (excluding alcohol) when, following an **insured event**, the **insured person** is unable to access the **term time address** to retrieve their own clothing, toiletries, food or drink and is residing in **emergency accommodation** or a **temporary residence**.

How we settle claims for emergency accommodation and emergency expenses

We will pay agreed costs for **emergency accommodation,emergency expenses** and travel costs in cash. Any cash payment will reflect **our** view of the cost to provide **emergency accommodation, emergency expenses** and travel costs. If a claim is paid for both **emergency accommodation** and **emergency expenses**, the lowest **minimum claim value** will apply to the claim.

We will automatically reinstate the **sum insured** for **emergency accommodation** and **emergency expenses** covered from the date of payment of any claim, unless we have given the **student accommodation provider** or the **insured person** written notice to the contrary before payment.

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



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