

# STUDENTS CONTENTS INSURANCE FAQ'S

## 1. Why do I need insurance?

To cover the cost of replacing your contents and to avoid losing your deposit or having to pay for damage to college contents. In the event of an insured incident, the policy includes, as standard, £5,000 accidental damage to landlords contents, fixtures and fittings.

## 2. What cover do I have?

Your college has chosen to provide you with this basic cover as part of your accommodation charge. You can top this up but such top up cover will be in addition to the automatic cover provided by the college and you would pay the extra premium for the top up to NW Brown directly.

## 3. When does the cover operate?

The cover provided by the college will only operate whilst you are resident in accommodation provided by the college. The cover is based on the main college residence you specify. If you move address the cover will cease unless you advise us.



## 4. What is meant by high risk items and valuables limit of £1,000?

All items of this type are insured to a maximum value of £1,000 unless you have told us about them and they appear on your schedule. High risk items and valuables are any of the following - television, radio, recording and audio equipment, jewellery, gold, silver and articles of precious metal, personal computers, clocks, watches, cameras, furs, pictures, works of art and curios, stamps, coins and other collections.

## 5. What is meant by Personal Possessions?

These are items that are kept on or about the person and taken outside the college room, e.g. items such as valuables, personal effects and clothing. They have a £1,000 single article limit unless specified on your schedule.

## 6. What is Accidental Damage and why do I need it?

The policy includes Accidental Damage to college/landlord's contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental Damage would be an incident such as dropping, spilling or knocking something over. You can add cover for your own contents by visiting the website link below.

## 7. What do I do if I need to claim?

If the claim relates to your own contents you can use this link and complete a [claim form](#).

If the claim relates to the property i.e. attempted break-in or water leak, please contact your College Accommodation or Maintenance Manager in the usual way.

## 8. What if I need to make changes to my policy?

Call NW Brown Insurance Brokers on 01223 792293 and give them your name and policy number and they will talk you through the process.

## CONTACT

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 NW Brown Insurance Brokers Ltd