

Possessions Insurance

Automatically included within your rent is a measure of insurance cover to protect your possessions e.g. against theft or damage, and cover against liabilities for damage or injury caused – e.g. knocking someone over whilst cycling. This saves you the need to rely upon a parent's/guardian's insurance policy or having to individually purchase a more expensive, and generally less broad, insurance from elsewhere.

This insurance is particularly useful for students from overseas who might not have any insurance protection at all. Cover applies whether you are in on or off site College accommodation.

The insurance is arranged with Royal & Sun Alliance Insurance plc and managed by local insurance broker NW Brown Insurance Brokers Ltd. NW Brown will answer any specific questions you might have in relation to this and will settle any claim you have directly from their Cambridge offices.

This 'standard' insurance policy provides basic insurance protection which will cover 95% of student requirements. The College is able to negotiate rates for a block policy which are much better than students could obtain for individual policies. If you want to top it up at all with extra cover, please do so via the NW Brown website at:

<https://insurance.nwbib.co.uk/student-insurance/GetAQuote/>

The College has negotiated a broad standard insurance policy which recognises the basic insurance requirements of today's student and which is less expensive than policies traditionally offered elsewhere. For example, bicycles and mobile/portable devices are automatically included. The standard policy cover is:

COVER TYPE	COVER LIMITS
Contents	£5000
Unspecified Personal Possessions (UPP) - Items outside College room	£200
High risk items and valuables cover	£1,000
Laptops outside College room	£500
Freezer Contents	£100
Money in your College room	£75
Desktop computer	Included in contents
College library books	Up to sum insured in home, up to UPP outside
College property on loan in College room	Up to contents sum insured, up to UPP outside
Pedal Cycles including accessories	£200
Accidental damage to own contents	No
Accidental damage to your college room	£5000
Claim Excess	£30
Personal Liability cover	£5,000,000

Some important points to be aware of:

- Theft of unattended bicycles, from the open, is covered as long as attached and locked to an immovable object (such as a fence or lamppost) – policy limit £200
- Theft of mobile phones is covered (NB. but not costs associated with unauthorised usage) up to a maximum of £200
- Theft from your room is covered while you are in the room and when unoccupied and you have left the room, provided your room is locked
- Theft by other College residents is excluded as is theft by others lawfully in the property
- All thefts need to be reported to the police.
- If you need to increase any of these limits (especially for mobile devices or to insure any individually high value items) please remember to contact NW Brown at www.insurance.nwbib.co.uk/student-insurance/GetAQuote

Frequently Asked Questions:

1. Why do I need insurance?

To cover the cost of replacing your contents. In addition and to avoid having to pay for damage or losing your deposit 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 the basic cover outlined in this note 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 NW Brown directly any extra premium for the top up.

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, stamp, coin 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 landlord's contents, fixtures and fittings automatically but not accidental damage to your own contents. Accidental damage would be an incident such as spilling paint over a carpet or knocking a vase off a table. 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 - <https://insurance.nwbib.co.uk/student-insurance/SubmitAClaim/> If the claim relates to the property i.e. attempted break-in or water leak, please contact your College Accommodation Manager or Maintenance in the usual way.

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

Just call NW Brown Insurance Brokers on 01223 720350 and give them your name and policy number and they will talk you through the process.