

# Group Contents Insurance Policy

Certificate of Insurance

Policyholder: Uwe Houses

Policy number: HH1478



Period of insurance: 31st August 2025 to 30th August 2026

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**.

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 and 2 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	£5,000
Disabled students contents cover	£6,000
Single article limit (unless outlined separately)	£1,250
Total computer equipment (e.g. desktop computers, monitors)	£2,000
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	£600
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:

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

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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)	£1,000
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

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**Cover Section 2 Portable computer equipment in the term time address**

**Sum insured**

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Portable computer equipment	£2,000
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## How to make a claim:

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### Excesses

The policy excess is the amount you will have to pay for each claim

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Contents	£25
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Portable computer equipment	£50
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Money and credit cards	£25
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Frozen food	£10
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Liabilities and Personal accident benefits	£25
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## How to make a claim:

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## What's not covered

The following cover sections do not apply to your policy.

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### Cover Section 3 Contents outside the term time address

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

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

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

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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

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No cover	£0
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### Cover Section 8 Theft of bicycles from the term time address

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No cover	£0
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### Cover Section 9 Theft of bicycles from the term time address or from university or college

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No cover	£0
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The logo for Howden, featuring the word "HOWDEN" in a bold, dark red, sans-serif font. The letters are closely spaced and have a slightly irregular, hand-drawn appearance.

## howdenbroking.com

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