



# Block possessions insurance

Specialist packages for accommodation providers



Insurance recommended by





# Our ground-breaking legacy

With over 50 years experience, our strong heritage of providing affordable cover at the right levels, alongside expert advice and excellent service, underpins our unique proposition.

Founded in 1965, Endsleigh was established by the National Union of Students to champion affordable insurance designed for students, when others wouldn't. We created the first 'Block Possessions' policy over 30 years ago, arranging possessions insurance for students via their university, offering value added service whilst providing market leading protection.

We currently work with over 380 accommodation partners including 130 universities, providing block contents insurance to over 500,000 students in the UK via their accommodation provider.

The block possessions policy is available to university and private student accommodation providers, letting agents and landlords, and is regularly reviewed to reflect the ever-changing needs of our customers.



“University of South Wales have provided insurance cover to students via Endsleigh for many years and the policy is pretty much expected as a standard benefit across the sector.

The product provides us with peace of mind that students will be protected for their important valuables and our dedicated partnership manager keeps everything really straightforward for us to be able to implement the cover”

**Nick Hennessy**  
Head of Accommodation Services, University of South Wales



# Driving value for you and your students

## Supporting duty of care

We recognise that living in a new environment can bring many challenges that can be difficult to overcome. An adequate insurance provision demonstrates an understanding of potential exposures to help mitigate risks.

The cover is automatic for all residents, which provides an affordable and accessible way for students to be insured during their stay.

## Providing peace of mind

We understand that the loss of key valuables can cause a student wider difficulties beyond just a financial loss. Through appropriate support, we ensure this policy enhances wider student wellbeing.

Tenant liability protection is included with all policies. You will have peace of mind that fittings and fixtures are protected all year round.

## Supporting a long-term proposition

Block possessions cover is now a standard benefit across universities and purpose built accommodation providers, with over 120 universities providing cover. Many private providers are now wishing to align their proposition in line with student expectations.

This cover enhances your proposition and protects your residents against real risks that could otherwise have a negative impact on their experience when living in your accommodation.



**BIRMINGHAM CITY**  
University

“Accommodation Services have provided insurance cover to students as part of the licence agreement for many years. If this is something you have not considered before, it is certainly a selling point for both students and landlords. There are a range of options offered so it can be tailored to suit your requirements.”

**Deborah Scrivens,**  
Operations Manager, Birmingham City University

# Key features

## Key valuables protected

Laptops, tablets and other important gadgets can be protected as standard on this policy.

## Theft, fire and flood

Cover as standard against fire, flood and theft of a resident's belongings within their accommodation. Providers can tailor the benefits of cover to your specific requirements with a range of options available.

## Tenants' liability protection

Fittings and fixtures are protected as standard under this policy. There is up to £5,000 worth of cover, per tenant, for damage to an accommodation provider's property.

## Low excess rates

Our policies are fully designed for students and we include low excess rates as standard.

## Major incident support

In the event of a major incident impacting a large amount of students, such as a fire or a flood, this policy will provide end to end support for you and your students.

## A flexible contents insurance policy

With Endsleigh you can tailor the benefits of cover to suit specific requirements.





# Commercial insurance

Successfully managing commercial risks will help support the operational management of your organisation.

Our commercial business, Endsleigh Insurances (Brokers) Limited, has a wide range of insurance and risk related products and services available for our accommodation providers. Below are examples of those products which may be of interest to you:

## Combined liability insurance

Our combined liability cover for accommodation providers includes:

- Employer's liability
- Public/product liability (including crisis costs and expenses)
- Legal defence costs
- Professional indemnity
- Emergency assistance
- Directors and officers cover

## Business protection

We can provide a number of business protection solutions, including:

- Business loan protection
- Shareholder protection
- Key person cover
- Relevant life cover

## Cyber insurance

Our cyber insurance cover includes:

- First party coverage for cyber extortion
- Data recovery costs
- Business interruption resulting from security breaches and system failures
- Contingent business interruption (incidents occurring at your vendors and suppliers)
- eCrime coverage

**For more information, contact us on 0333 234 0041**



# More reasons to partner with Endsleigh

## We make things easy

We ensure our policies are simple to implement and are committed to ensuring you as a provider can have full peace of mind without the need of excessive administration.

## Sustainable premiums

We are committed to providing affordable and sustainable premiums that are designed for the long term. **Each year we experience a 98% retention rate with our accommodation partners.**

## Partnership manager support

You will have a dedicated partnership manager, backed by an experienced education team, who you can contact directly and will visit on request.

## Our UK based claims service

Our dedicated Possessions Claims Team will deal directly with tenants, minimising your involvement and saving you time.

## Clear communication support

We will work with you to ensure students are fully informed of the policy cover, through a range of digital and printed materials.

## Access to further benefits

Through the provision of automatic insurance, your students will have access to a range of further benefits and support tools to help during their time of study.

**Goldsmiths**  
UNIVERSITY OF LONDON

“From my perspective, the Partnership Manager has made it much simpler to just make informed decisions. Given the amount of things we have to juggle in universities, I am particularly grateful for the time and patience given by the Partnership Manager.”

**Rocchi Acierno**

**Head of Accommodation Services, Goldsmiths, University of London**





# Let's get started...

Call us on **01242 866453** or e-mail at **studentroomcover@endsleigh.co.uk**



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FINALIST 2019



BEST  
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INSURANCE  
PROVIDER

WINNER 2019

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