

# Student Possessions Insurance Media Pack



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For additional details, interviews or further information, please contact:  
Bridget Hargreave, Nick Faith, Rachel Hedley or Ben Frankel on 020 7618 9100 or email  
[endsleigh@luther.co.uk](mailto:endsleigh@luther.co.uk)

# 1. "Facts of student life"

The figures are taken from the Endsleigh Possessions Survey 2006, which took place during the summer term this year on campuses across the UK and online. Endsleigh received responses from around 3500 students.

## What items do students own?

Student houses tend to have high value portable goods; such as laptops, portable TVs and MP3 players.

**FACT** – 79% of students own a laptop with the average student owning £850 worth of computer equipment.

**FACT** – 59% of students own an MP3 player.

**FACT** – 99.8% of students own a mobile phone.

## How much are these belongings worth?

- The latest research by Endsleigh, carried out via a national on-campus poll in recent months, shows that **on average students estimate they bring £3394 of belongings** to university or college.

**FACT** – However, our research also shows that on average students actually bring £4512 of belongings. This shows how essential student insurance really is.

- This means on average students **underestimate the value of their belongings by around £1118** – this is crucial when deciding on how much insurance cover is required.
- When Endsleigh ran the same survey during the last academic year, we found that on average students then estimated that their possessions were worth **£3494** while the actual average was found to be **£4244**.

## Why do thieves target students?

- Some students take a more relaxed attitude to security, for example leaving doors unlocked in halls. The communal nature of shared accommodation in halls or digs means that even security conscious students could be at risk from housemates/flatmates leaving doors unlocked or windows open.
- Some landlords do not change locks of properties regularly, so ex-tenants who copy or retain keys can still gain access. **Many insurers do not cover 'walk-in thefts' – i.e. where no force has been used to gain entry - but Endsleigh's cover does.**

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**FACT** – 53% of students have no protection against walk in theft or don't know if they are covered.

**FACT** – Over 30% of our claims for burglary follow no forcible entry to the property.

- Thieves often target the same student accommodation each year – they often know which houses are easy to break into and are more confident when they know the layout of a property.

**FACT** – 41% of students who buy insurance do so because they know that thieves target students.

**FACT** – 23% of students rely on their parents home insurance to protect their belongings at university.

- Burglars are aware that students' possessions are replaced "new for old". This often results in students being targeted more than once during their student days.
- Students are especially vulnerable in their first few weeks at college or university. During freshers' week there are lots of new people walking around so strangers can mix with a crowd and not be challenged.
- **25%** of students purchase insurance because **their parents told them to.**

To accurately assess the value of a student's possessions, Endsleigh has provided an online calculator available at [www.endsleigh.co.uk/calculator](http://www.endsleigh.co.uk/calculator).

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## 2. What Endsleigh's cover costs

- Endsleigh's student policy contains a number of options, to ensure that students can tailor the cover to meet their individual needs. For full details of premiums, please refer to the accompanying leaflet – also available online at [www.endsleigh.co.uk](http://www.endsleigh.co.uk).
- We have calculated some examples of premiums below, for those living in halls or in off-campus accommodation. Alternatively contact us and we will calculate specific scenarios for you.

### Premium example 1

Student needing £2500 of possessions cover but also wants accidental damage cover and vacation top up cover living in halls of residence (Manchester, M20)

**Premium £25**

### Premium example 2

Student with £3000 of belongings, mobile phone outside of the room and accidental damage cover living in a shared house (Sheffield, S7)

**Premium £91**

### Premium example 3

Student with £2500 of belongings including a desk top computer living off-campus (Birmingham, B29)

**Premium £46**

- We have calculated further premium examples for every major student town in the UK, please see Appendix 1.

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### 3. Why you can't rely on your parents home insurance

According to Endsleigh's latest research, one in three students believe they're fully protected by their parents' standard home contents insurance policy while at university or college. **This is often not the case.**

- Only specialist possessions insurance provides particular cover such as 24 hour advice helplines; college property cover; vacation cover and options to protect mobiles, laptops, mugging and assault cover and even course fees protection.
- **Some parents' policies specifically exclude student cover** and some policies only provide 90 days of cover in a year which means that they are inappropriate for the vast majority of students.
- Many parents' standard home contents policies will **only** cover students after a theft if there's clear evidence of a break-in, as opposed to a 'walk-in theft.' An insurance policy that doesn't cover walk-in theft doesn't suit the communal, casual lifestyle of many students.
- This means, if a student is burgled having left their bedroom door unlocked in halls, or if a burglar gains entry through an open window, they **would not be covered under these parents' policies.**
- One in three of Endsleigh student policy holder's theft claims occur with **no evidence of a break-in** and therefore would not be covered by the majority of parents' standard home contents policies.
- Many parents will have a **no claims bonus** that applies to their home insurance. With some policies, this can be as much as 40%. They stand to lose this bonus if their son/daughter claims on their policy. Furthermore, student claims on a parental policy can cause renewal premiums to be loaded or even cover to be refused if multiple claims are made.
- Some students may feel too embarrassed to claim on their parents' policy – particularly if they feel they made a simple mistake by leaving a window open.
- Endsleigh provide local branches on many UK campuses as part of its unique student service, providing easily accessible help to students.

**Endsleigh's specialist student possessions policy provides full cover in the event of a burglary; whether a break-in, or a walk-in theft, plus many extra free benefits.**

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## 4. Students' case studies

Students who have suffered at the hands of burglars at university or college gave us accounts of their experiences.

If you wish to speak to one of the following for further details, please contact the Endsleigh media team using the contact details at the bottom of this page and we would be happy to help set something up.

Other case studies are available on request, covering the whole of the UK.

Click on the name of the student to be taken to their case study.

**Claire Reeve – University of Gloucestershire (Cheltenham)**

**'Ladi' Greenstreet-Maja – University of Nottingham**

**Richard Chaytor – King's College London**

**Richard Spencer – University of Liverpool**

**Terence Evitt – University of Manchester**

**Victoria Ford – De Montford University, Leicester**

### **CLAIRE REEVE - University of Gloucestershire (Cheltenham)**

Claire Reeve, a final year student doing fine art at Cheltenham, got home from lectures at around two in the afternoon to find an apparently normal house.

When Claire later left to visit friends in the evening, she got a call from her housemate complaining that she could not find her laptop. While on the phone, the two girls realised the laptop may well have been stolen but were confused, as there seemed to be no sign of a break in. Claire's housemate went to check Claire's room to find not only her laptop gone as well, but also her window slightly ajar.

Despite the fact that Claire may well have left the window open, Endsleigh were very quick to respond and replaced Claire's stolen laptop. Her housemate sadly was not so fortunate – as she was not insured, she received nothing for the loss of her laptop.

Many insurers will not pay out on this basis.

### **OLADIPO GREENSTREET-MAJA – University of Nottingham**

Oladipo Greenstreet-Maja, or 'Ladi' to his friends, a chemical engineering student from Nottingham University, decided to celebrate moving in to his new second year house by hitting the pubs and clubs which the buzzing town has to offer. Leaving his two housemates, Christa and Laura at home, Ladi was having a great night with his girlfriend when one of her mates fell and twisted her ankle. Much to Ladi's dismay, only one person was allowed in the ambulance so he had to leave his girlfriend with her friend as he jumped in a cab back to his new house.

When he got there he found that the front door pane was cracked, and his house had clearly been broken in to. What was worrying Ladi however, was the fact that his two female housemates were in the house. Finding that his friend's bike was missing, he ran up the stairs to see if the two girls were OK. He found them shaken but fine, safely locked in a bedroom.

They had initially thought that the noise was Ladi and his mates being rowdy. However when seeing the bike was missing they ventured downstairs - only to discover burglars still in the house. Christa and Laura both ran upstairs locked themselves in their rooms and hoped the nightmare would soon be over. Sadly it wasn't. The burglars came upstairs, snooped around and when hearing the girl's television was on walked calmly back down the stairs and out of the house...not before taking a few valuable goods such as Ladi's laptop.

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### **RICHARD CHAYTOR – King’s College London**

Richard Chaytor, an English Literature student at Kings University was returning from a holiday abroad slightly the worse for wear after a last few holiday drinks. What he did not expect to come back to was a flat which had been broken into. After finding he could not get in the front door – it was locked from the inside – he went round the back, only to discover the window was broken.

As Richard and his mates climbed through the broken window the mess before them had an understandably sobering effect. Their house had been turned upside down and a number of valuables had been taken. What was slightly embarrassing was that whilst Richard and co were inside, the police had arrived and could not understand why the front door was double locked. Poor Richard had to explain in his rather confused state that it was in fact the intruders who had done this. Endsleigh clearly couldn’t help with this, but got straight to work with replacing all the stolen items.

### **RICHARD SPENCER – University of Liverpool**

Richard Spencer, a 23 year old in his final year at university in Liverpool, had popped into Asda one evening around 8.30pm on the way home from university to pick up a few beers, ahead of a night in with friends, when he was alerted to a break in at his shared house. Police had been called after a passerby noticed the front door to Richard’s ground floor flat had been smashed in.

In a classic opportunist crime, the burglar had spied various valuables – including Richard’s entire set of golf clubs – through the letter box, and carried out a smash and grab. In doing so, the burglar had also made away with Richard’s iPod and his neighbour’s guitar and bike. As well as amounting to a loss of nearly £600 worth of valuables for Richard, the loss of the golf clubs he enjoyed using every week was a big loss – but fortunately he was covered, and can expect to be reimbursed for the cost of a new set.

Richard, who is still living in the same house but is now in full time employment, says: “I had insurance for my second and third years at university and it was a big weight off my mind. Of course it is a pain losing my stuff, but at least knowing I’m covered gives me peace of mind”.

### **TERENCE EVITT – University of Manchester**

19 year old Terence was a first year geography and computing undergraduate at the University of Manchester, Terence shared a flat with 7 other lads and had been out for a few drinks one night. The boys came back and decided to cobble together some bacon sarnies before hitting the sack.

Whilst in the communal kitchen they heard the smashing of glass. Running to Terence’s room they saw that his window had been smashed and his laptop stolen. Terence chased to the burglar but the thief had too much of a head start.

Endsleigh replaced Terence’s laptop with a brand new one

### **VICTORIA FORD – De Montford University, Leicester**

Final year music management Vicky Ford, was out celebrating the end of exams with her four other house mates in a local Chinese restaurant.

The group returned to their student house around midnight to find the house had been broken into and everything worth any value had been stolen. Items included iPods, laptops, hundreds of DVDs and very expensive camera equipment that her fellow housemate – a photographic student – had been storing in the house.

Vicky was insured for up to £3,000 and is in the process of having her valuables – including about a hundred DVDs – returned to her by Endsleigh. Her fellow housemate – an architecture student – had not taken out any insurance and was forced to retake his final year, his work having been stored on one of the laptops that had been stolen.

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## 5. What Endsleigh covers

- Endsleigh has eight policy sections designed specifically to meet the needs of students.
- Students can tailor the policy to meet their needs by selecting the sections of cover that they require.

### 1. General contents of your room

A compulsory policy section, it covers belongings on a 'new for old' basis and automatically includes cover for desktop computers. Furthermore, 'walk in theft' is covered and possessions are insured whilst travelling to and from university at the start and end of term.

### 2. Accidental damage and key cover

Covers belongings against accidental damage. For example, spilling a drink over your desktop pc or dropping and breaking your iPod in your room. In addition, it provides cover for loss of keys – a useful aspect as most universities charge for the replacement of lost keys.

### 3. Portable computer equipment.

Provides cover for laptops and other portable computer equipment. You can opt to cover these items just in the room but exclude accidental damage, or you can extend cover to include accidental damage and loss outside of your room as well.

### 4. Vacation top-up

Covers any possessions left in the room during vacations (for up to 35 days per vacation).

### 5. Items that you take outside of your room

Provides cover for items outside of the room on either a specified or unspecified basis. Typical examples of belongings that students choose to insure under this section are;

- iPod (59% of students own an MP3 player)
- Sports equipment
- Glasses
- Camera
- Watch

Mobiles and laptops are covered under their own specific sections.

### 6. Mobile phone

For just £39, this cover protects mobiles (99.8% of students own one) against theft, damage or loss. Airtime abuse is also included to £150.

### 7. Legal Expenses

This cover provides £50,000 for defending claims against you; claiming against other people for damage or injury that they cause to you, and also tenancy disputes.

### 8. NEW – Extended course fees cover

With the increase in course fees relevant to students starting university this year, this cover section has been extended to include up to £5,000 of course fees protection which also includes residential fees. If, as a result of accident, death or illness, a student has to leave a course early, or if a parent or guardian on which a student financially relies upon suffers illness or redundancy, then your course fees will be paid.

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# Appendix 1

NB all of the below premiums are annual

Location	A student with £2500 of belongings including a desk top computer.	A student needing £2500 of possessions cover but also wants accidental damage cover and vacation top up cover.	A student living off campus with £3500 of belongings which includes a £500 laptop which they need to protect in and out of the room. The student also wants to insure a £100 watch outside of their room.	A student with £4000 of belongings and £3000 of course fee cover.	A student with £3000 of belongings, mobile phone outside of the room and accidental damage cover.
	<b>HALLS OF RESIDENCE PREMIUMS</b>				
Anywhere in UK	£16.00	£25.00	£82.00	£70.00	£70.00
	<b>OFF-CAMPUS PREMIUMS</b>				
Aberdeen [AB1]	£25.00	£40.00	£103.00	£91.00	£83.00
Birmingham [B29]	£46.00	£50.00	£154.00	£118.00	£106.00
Bradford [BD4]	£68.00	£92.00	£210.00	£158.00	£134.00
Bristol [BS4]	£46.00	£50.00	£154.00	£118.00	£106.00
Cambridge [CB4]	£25.00	£40.00	£103.00	£91.00	£83.00
Coventry [CV6]	£46.00	£50.00	£154.00	£118.00	£106.00
Durham [DH2]	£25.00	£40.00	£103.00	£91.00	£83.00
Edinburgh [EH3]	£25.00	£40.00	£103.00	£91.00	£83.00
Exeter [EX2]	£25.00	£40.00	£103.00	£91.00	£83.00
Glasgow [G2]	£46.00	£50.00	£154.00	£118.00	£106.00
Leeds [LS6]	£68.00	£92.00	£210.00	£158.00	£134.00
Liverpool [L3]	£33.00	£50.00	£119.00	£99.00	£91.00
London [N1]	£63.00	£86.00	£199.00	£147.00	£127.00
Manchester [M20]	£63.00	£86.00	£199.00	£147.00	£127.00
Newcastle [NE1]	£33.00	£50.00	£119.00	£99.00	£91.00
Northampton [NN2]	£33.00	£50.00	£119.00	£99.00	£91.00
Nottingham [NG7]	£63.00	£86.00	£199.00	£147.00	£127.00
Oxford [OX4]	£46.00	£50.00	£154.00	£118.00	£106.00
Plymouth [PL4]	£25.00	£40.00	£103.00	£91.00	£83.00
Portsmouth [PO5]	£33.00	£50.00	£119.00	£99.00	£91.00
Sheffield [S7]	£33.00	£50.00	£119.00	£99.00	£91.00
Southampton [SO1]	£33.00	£50.00	£119.00	£99.00	£91.00
Wolverhampton [WV6]	£25.00	£40.00	£103.00	£91.00	£83.00
York [YO24]	£33.00	£50.00	£119.00	£99.00	£91.00

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