

Media Pack

Essential Possessions Insurance for Students

Endsleigh is the only insurance service recommended by the National Union of Students.

Insurance tailored for students from as little as £16 a year.

Beware the myths about student insurance...

“I don’t need insurance. There’s not much chance of me getting burgled at university.”

One in three students is a victim of crime during their time at university or college. (Source: Home Office)

“My parents’ standard home contents policy will cover me. I don’t need separate insurance.”

Your parents’ policy won’t necessarily give you any cover. If they do, you’ll often only be able to claim if there’s clear evidence of a break-in and valuable items like PCs may not be covered.

“My stuff isn’t worth that much. There’s no real point in me taking out insurance.”

The latest Endsleigh research shows that the average student brings over £4200 of belongings to university or college.

“If I’m forced to cut short my studies, I’ll lose the course fees I’ve already paid for.”

Endsleigh’s new student policy gives optional cover for tuition fees, in case you have to cut short your studies due to accident, illness or death.

This media pack includes:

- The latest Endsleigh research showing the value of students’ belongings at university or college
- Features and costs of Endsleigh’s policy
- Analysis of parental insurance
- Student case studies

For additional details, interviews or further information, please contact:
Rachael Hedley, Ben Frankel or Clare Haines on 020 7618 9100 or email endsleigh@luther.co.uk

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1. “Why do I need insurance?”

Students own more than they think...

- The latest research by Endsleigh, carried out via a national on-campus poll during summer 2005, shows that **on average students estimate they bring £3494 of belongings** to university or college.
- However, our research also shows that **on average students actually bring £4244** of belongings. This shows how essential student insurance really is.
- This means on average students **underestimate the value of their belongings by around £750** – this is crucial when deciding on how much insurance cover is required.
- Male students bring more to university (**£4822**) on average than female students (**£3724**).
- When Endsleigh ran the same survey during the last academic year, we found that on average students then estimated that their possessions were worth **£3079** while the actual average was found to be **£4212**.
- Students are therefore **bringing more to university than ever before**. However, it is clear they are also **becoming more aware of the value of their belongings**, which means they are more likely to obtain the right level of insurance cover.
- To accurately assess the value of a student’s possessions, Endsleigh has provided an online calculator available at www.endsleigh.co.uk/calculator.

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Students are attractive - to thieves...

- Student houses tend to have high value portable goods; such as laptops, portable TVs and iPods.
- Students are increasingly being expected to bring expensive course-essential equipment, such as laptops, to college or university.
- Burglars are more aware of the regular times when students are out of their rooms – lectures, field trips or during vacations.
- Students are especially vulnerable in their first few weeks at college or university, where they are surrounded by so many new faces.
- 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.**
- Many students live on the ground floor in a house or in halls. This makes them more vulnerable, with their possessions on view for thieves.
- During freshers' week there are lots of new people walking around so strangers can mix with a crowd and not be challenged. Students are more likely to hold doors open for strangers during the first few weeks of term.
- 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.
- 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.

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2. "What will Endsleigh cover me for?"

Our cover is specifically designed for the needs of students

Affordable

Protect your possessions from just £16 a year in halls and £25 in shared accommodation.

24 hour helplines

Report a new claim. Advice on housing, debt, drugs, contraception etc.

Appropriate for students

Covers walk-in theft, even if you leave your room unlocked.

Course fees cover

You can opt to include up to £2,000 of cover for your fees in case you have to cut short your studies due to accident or illness.

Extra benefits included free

Vacation cover in halls, cash and credit card cover, college property cover, mugging and assault cover. Up to £5,000 following accidental death of a financially supporting parent.

Proven

We have been providing student possessions insurance for 40 years.

Endsleigh's policy provides cover for:

1. Contents of your room (s)

Covers your belongings on a 'new for old' basis, including desktop computers, against theft (including walk-in thefts), burst pipes, fire, vandalism, storm and flood – in your room(s); shared areas in halls; at your home; in direct transit to and from home at vacations; in locked storage on campus at any time.

2. Accidental damage and key cover

Some colleges, universities and landlords charge for replacement keys. This option covers your contents against accidental damage occurring whilst in your room(s) and replacement keys/locks, up to £150, following loss of keys. Cover costs only £9 for the year.

3. Portable computer equipment

- a. In and out of your room – covers theft, accidental loss or damage.
- b. Room only – restricts cover to your room(s) and excludes accidental damage and accidental loss.

4. Vacation top up

Covers your belongings, left in your room during vacations – for up to 35 days per vacation.

5. Items that you take outside your room(s)

Covers theft, accidental loss or damage to specified items – for example: watch, camera, jewellery, sports equipment, glasses, iPod.

6. Mobile phone

Cover for your phone against theft, damage or accidental loss, plus airtime abuse up to £150. Cover costs £39 a year.

7. Legal expenses

Up to £50,000 for defending claims against you; claiming against other people for damage or injury they cause you, and tenancy disputes.

8. NEW course fees cover

Covers course fees you have paid or are liable to pay in the academic year up to either £1,000 or £2,000, if as a result of your illness, death or accident you have to leave your course early, or if a parent on whom you rely for financial support suffers illness or redundancy.

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3. “What will Endsleigh cover cost me?”

- 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/freshers.
- We have calculated some examples of premiums. Alternatively contact us and we will calculate specific scenarios for you.

| Students living in halls | Premium |
|--|----------------|
| A student living in halls of residence with £2500 of belongings. | £16 |
| A student living in halls with £3000 of belongings but also a mobile phone and a £200 iPod they want to cover outside of the room. | £73 |
| A student living in halls with £4000 of belongings which includes a £1000 laptop which they need to protect in and out of the room. The student also wants to insure a £100 watch and a £100 jacket outside of the room. | £94 |
| Students living in shared homes or flats off campus | Premium |
| A student living in a shared house who wants to insure £2500 of belongings in Wolverhampton’s popular WV6 postcode. | £25 |
| A student living in a shared house £3000 of belongings but also a mobile phone and a £200 iPod they want to cover outside of the room. This student lives in London within the E10 postcode. | £96 |
| A student living in a shared house with £4,000 of belongings including a £1000 laptop which they need to protect in and out of the room. The student also wants to insure a £100 watch and a £100 jacket outside of the room. This student lives in Liverpool’s L2 postcode. | £127 |

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4. “Why can’t I rely on my parents..?”

Some 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.** Endsleigh researched standard home contents insurance policy documents available on the websites of leading insurance providers in June 2005.

- 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**, such as Saga and Liverpool Victoria, 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.

The following four providers either specifically exclude students from their standard home contents policy or have exclusions which make the cover inappropriate.

| Standard home contents policies where cover is inappropriate for students | Features of parental home insurance policies | |
|---|--|--|
| | Student cover? | Other exclusions |
| Halifax | Not full year cover* | * Cover for only 90 days total in a year |
| Liverpool Victoria | No | |
| Saga | No | |
| Sainsbury | Not full year cover* | * Cover for only 90 days total in a year |

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The following providers do not specifically exclude students from their standard home contents policies, however they do not cover walk in theft and may have other limitations or exclusions.

| Insurance Provider | Features of parental home insurance policies | | |
|--------------------|--|---------------------------|---|
| | Student cover? | Cover for walk-in thefts? | Other exclusions |
| Abbey National | Yes | No | |
| Churchill | Yes | No | No cover while moving in and no cover for landlord's fixtures and fittings |
| Cornhill | Yes | No | No accidental damage cover for student possessions – £3,000 maximum limit and no cover for landlord's fixtures and fittings |
| Marks and Spencer | Yes* | No | *Automatically included on the premier policy; optional extra on standard |
| Nationwide | Yes | No | |
| Pearl | Yes | No | |

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5. “Could it really happen to me?”

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.

Name

[Alanna Stibbons](#)
[Caroline McKenzie-Hill](#)
[Helen Turner](#)
[Jibran Ahmed](#)
[John Askins](#)
[Nick Jones](#)
[Philip Barber](#)
[Sebastian Bourn](#)

University

University of East Anglia
 University of Bristol
 University of East Anglia
 Imperial College, London
 University of Birmingham
 Sheffield University
 University of Sussex
 University of Nottingham

Alanna Stibbons, University of East Anglia **Expensive Christmas gift stolen...**

Alanna Stibbons had just got back from visiting her family for Christmas in her first year at the University of East Anglia and was keen to catch up on everybody’s news. She was watching television in Halls with her 15 fellow housemates, when one of her housemates saw someone running across the roof. No one thought anything of it, as many of her friends in Halls knew of someone who had got up on the roof for a dare.

When Alanna went to her room later in the evening, she realised that somebody had smashed her window and stolen her digital camera – an expensive Christmas present, just days old. She informed security and the police, but the thief was never caught. Because Alanna was insured through Endsleigh, she was able to replace the camera quickly and efficiently.

Caroline McKenzie-Hill, University of Bristol **The mysterious disappearing laptop...**

A mystery surrounds the disappearance of Caroline McKenzie-Hills’ laptop. Caroline returned from visiting her sister and new niece in Hong Kong to find that her laptop, a piece of equipment necessary for her third year of her course in anatomy at the University of Bristol, had been stolen.

Caroline’s five male housemates had all been in residence at the house during her absence, and no forcible means of entry could be detected to the property. The boys suspected their cleaners, however the police were quick to point out that it could just as easily have been one of Caroline’s five housemates, as cleaners would be too obvious a suspect. An amnesty was suggested, however this did not produce the laptop.

Covered by an Endsleigh policy, despite the fact there was no sign of forced entry, Caroline’s claim was settled within two weeks. This speedy response ensured her studies were not disrupted.

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Helen Turner, University of East Anglia
A costly house party...

In January 2004, Helen Turner and her three other housemates threw a Mexican themed party at their digs in Norwich.

Sensibly Helen had decided to invite only a select number of guests. As the invited partygoers all arrived in sombreros and fake moustaches, it was easy to spot the gatecrashers, who turned up as the party got into full flow.

Before the party, Helen agreed that her room could be turned into the Cancun area where copious amounts of tequila shots and corona beers could be consumed at a rapid rate. All of Helen's valuable items were stored in a friend's room on the first floor, well out of harms way. Or so she thought...

Half way through the evening Helen decided that she wanted to christen her new Christmas present – a beautiful digital camera. As she scrambled around looking for it, it began to dawn on her that the camera was not there.

Understandably, Helen became quite upset and asked everybody to go home. As it was only 11pm most people ignored her request. Helen's housemates eventually managed to calm her down by reassuring her that somebody must have picked the camera up to take a quick snapshot, and that it was bound to turn up in the morning.

Waking up with a sore head, Helen's mood was not lightened by the realization that her camera had indeed been stolen. Helen phoned the police and got in touch with her insurer, Endsleigh. Her insurance cover meant that Helen's stolen camera was replaced with the latest version.

Endsleigh reacted quickly and effectively. In Helen's own words, 'They were fantastic' and she now has a new camera, which she can use the next time she wishes to revisit the sandy Mexican beaches or climb the ruins of the ancient Aztec kingdom!

Jibrán Ahmed, Imperial College, London
Theft over Christmas holidays...

Whilst spending Christmas at home with his family, Jibrán Ahmed, an electronic engineering student at Imperial College London had a call from his landlord. He told Jibrán that there had been a break in, and that it appeared some belongings had been taken.

When Jibrán returned, he found that his Armani watch, some clothes, a bracelet, a CD player and a CD rewriter had been taken. The CD rewriter was worth hundreds of pounds alone, and was also a vital piece of equipment for his course at Imperial College London.

When he called the police, they came to the house to carry out forensic tests, but were unable to follow up the incident. With his crime number, Jibrán was able to claim for his things through his Endsleigh policy, as he opted to include vacation cover, and was impressed with the speed and quality of service that he received.

John Askins, University of Birmingham
Valuables stolen upstairs – while playing Playstation downstairs...

John Askins and his housemates had decided to spend an evening in playing Playstation at their house in Sellyoak, Birmingham. The four University of Birmingham students were in the lounge downstairs when, unbeknown to them, a thief was in action upstairs.

John went upstairs at some point during the evening to find that his mini disc player, and some CDs and DVDs had been taken. He had left the window open, and when the police came round to assess the

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situation, they suspected that a child had reached in through the bars on the window and the snatched the items.

Police managed to retrieve empty CD cases, but nothing else. Luckily John was covered through an Endsleigh student policy. His claim covered all remaining items and he was reimbursed within a matter of weeks.

Nick Jones, Sheffield University **Robbed during a loo stop...**

Nick was out with his friends in Sheffield watching a Champions League game on the big screen at his local pub last November. Being just around the corner, he ran home to answer a call of nature to avoid the queue in the pub. He went into the house through the back door, closing it behind him, but not locking it.

Unbeknown to Nick, and shrouded from view by bushes at the back of the house, an intruder got in through the back door while he was at the toilet. As he left to return to the pub, Nick noticed that something was amiss. In total, a mini iPod, a video camera and PlayStation 2 were taken, along with a number of games. Luckily Nick had taken out appropriate cover with Endsleigh, and was able to replace all the stolen items - he even managed to replace his favourite game, Pro Evolution 4!

Philip Barber, University of Sussex **Thieves strike during exam...**

Philip Barber was a final year modern languages student who had just finished his final exams at the University of Sussex. As the invigilator informed the students to put their pens down, Philip started to dream of the pubs, the clubs and of course a lucrative career. However, as he left the exam hall he picked up a voice message from one of his housemates. To his horror Philip heard that he had been burgled.

Philip rushed home to find his iPod, his SLR camera and his passport had been stolen. Having survived for three years without being burgled, Philip assumed that he had escaped the hassle that the majority of undergraduates face during their university lives. But criminals have no feelings, and on what should have been one of the happiest days of his life, Philip was left calling the police.

Having reported the incident to the local constabulary, Philip then informed Endsleigh of his break in. His insurance policy meant Endsleigh quickly and efficiently replaced the stolen iPod and camera and reimbursed Philip for the cost of replacing his passport.

Sebastian Bourn, University of Nottingham **Burgled – not once, but twice...**

Sebastian Bourn didn't have much luck with burglars during his time as a medical student at the University of Nottingham.

In the space of just eight months he was burgled twice. Once he was even in the building at the time of the break in: the thief managed to enter the house by breaking a small kitchen window, whilst Sebastian was upstairs watching a football match on the TV in his room.

The thief got away with a digital camera and a laptop - a critical piece of equipment for his degree course. The laptop contained dozens of important research documents and pieces of coursework.

Luckily for Sebastian, he had taken out a suitable policy with Endsleigh. His cover meant that all the stolen items were replaced, and luckily his coursework was backed up on floppy disks. If he hadn't made copies of his work, Sebastian would have had a real task on his hands to replace his assignments.

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