

Student Possessions Insurance Endsleigh Media Pack

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1. Students – The Number 1 target for burglars

The figures are taken from the Endsleigh Possessions Survey 2007, which took place during this year's summer university and college term. Endsleigh received responses from over 8,000 students across the UK.

What items do students own?

Endsleigh's research shows that students commonly own a wide array of high value portable goods such as laptops, portable TVs and MP3 players. This means that student houses will often contain more valuable equipment than the average family home.

98% of students own a mobile phone
75% of students own an MP3 player.
67% of students own their own laptop

How much are these belongings worth?

- The latest research by Endsleigh, carried out via a national on-campus (email) poll in recent months, shows that **on average students bring £4,200 of possessions with them to university.**
- **The research shows that students underestimated the value of their possessions by nearly £1,000, on average thinking their valuables totalled £3,282.**
- The average female student takes £845 worth of clothes and shoes with them to university. The average male student takes £596.
- The average student takes £850 worth of music and instruments with them to university.

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.**

For further information, please contact Nick Faith, Aideen McDonald or Bridget Hargreave on 020 7618 9100 or email endsleigh@luther.co.uk

19% of students who did not have insurance said the reason was because they thought it was **too expensive**.

12% of students did not have insurance because they **assumed they were covered** under their parents' policies.

- 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.
- 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.

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

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 go to 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 be happy to calculate specific scenarios for you.

NB all of the premiums below are annual

LOCATION	A student with £2500 of belongings, including a desktop computer.	A student with £2500 of possessions, also wanting accidental damage cover and vacation top-up cover.	A student with £3500 of possessions, including a £500 laptop which they need to protect in and out of the room. The student 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 £7000 worth of belongings.
HALLS OF RESIDENCE PREMIUMS					
Anywhere in UK	£16	£25	£64	£70	£70
OFF-CAMPUS PREMIUMS					
Aberdeen [AB1]	£25	£40	£81	£91	£103
Birmingham [B29]	£46	£66	£124	£118	£148
Bradford [BD4]	£68	£92	£170	£158	£188
Bristol [BS4]	£46	£66	£124	£118	£148
Cambridge [CB4]	£25	£40	£81	£91	£103
Coventry [CV6]	£46	£66	£124	£118	£148
Durham [DH2]	£25	£40	£81	£91	£103
Edinburgh [EH3]	£25	£40	£81	£91	£103
Exeter [EX2]	£25	£40	£81	£91	£103
Glasgow [G2]	£46	£66	£124	£118	£148
Leeds [LS6]	£68	£92	£170	£158	£188
Liverpool [L3]	£33	£50	£95	£99	£111
London [N1]	£63	£86	£161	£147	£177
Manchester [M20]	£63	£86	£161	£147	£177
Newcastle [NE1]	£33	£50	£95	£99	£111
Northampton [NN2]	£33	£50	£95	£99	£111
Nottingham [NG7]	£63	£86	£161	£147	£177
Oxford [OX4]	£46	£66	£124	£118	£148
Plymouth [PL4]	£25	£40	£81	£91	£103
Portsmouth [PO5]	£33	£50	£95	£99	£111
Sheffield [S7]	£33	£50	£95	£99	£111
Southampton [SO1]	£33	£50	£95	£99	£111
Wolverhampton [WV6]	£25	£40	£81	£91	£103
York [YO24]	£33	£50	£95	£99	£111

For further information, please contact Nick Faith, Aideen McDonald or Bridget Hargreave on 020 7618 9100 or email endsleigh@luther.co.uk

3. Why you can't rely on your parents' cover

- According to Endsleigh's research, 12% of students without insurance assume 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 many parents' policies.**

According to Endsleigh's most recent survey, only half of students questioned said they were covered for 'walk in theft'

- 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 has 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.**

For further information, please contact Nick Faith, Aideen McDonald or Bridget Hargreave on 020 7618 9100 or email endsleigh@luther.co.uk

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 up an interview.

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

- **Victim:** Peter Adams
- **Location:** Manchester
- **Crime:** House burglary

Summary of events:

Peter Adams, a Law student at Manchester University, had been enjoying a night in with several housemates watching television and had retired to bed – only to be rudely awoken at 5am. Someone entered his room and shone a light, which Peter took to be a prank from a drunken housemate, and after shouting at him promptly went back to sleep. It was not until a housemate woke him up the next day looking for the Playstation that Peter realised the truth of what had happened – it had been a burglar who had entered his room in the early hours of the morning.

As well as the Playstation, it turned out that the burglar had taken a Nintendo, computer games, CDs and DVDs. Frustratingly for Peter, a keen footballer and captain of the university law team, a bag with all his football gear was taken from the hallway. The thief was clearly an opportunist, as a number of coats and Timberland boots were also taken by the thief.

Fortunately for Peter, he was covered with Endsleigh and his claim was quickly settled.

- **Victim:** Amy Fowler
- **Location:** Nottingham
- **Crime:** House burglary

Summary of events:

Amy Fowler, an English student from Nottingham University had been at her boyfriend's house when she returned to her home to find a nasty surprise. In the time that she had been away, thieves had smashed the double glazed windows and stolen her prized possession: her 12 inch Apple PowerBook. Not only did it contain her carefully cultivated music collection, it also held hundreds of photographs of her and her friends at university.

Amy's other housemates had left for the holidays and, having brought the majority of their belongings home, got off more lightly. Only one of them had anything stolen - an old phone which didn't work anyway.

It looked like the thieves had briefly looked around and gone. Sadly the double glazing and the fact that they couldn't actually see anything of value from the outside hadn't put them off.

- **Victim:** Emma Lloyd
- **Location:** Sussex
- **Crime:** House burglary

Summary of events:

Emma, a sociology and development studies student from Sussex, had been up for most of the night entertaining friends. At about 3am Emma decided the evening had got the better of her and she needed to head off to bed.

She distinctly remembers locking the back door. However when she awoke at 9.00 the following morning she found the door was open and her valuable IBM ThinkPad had been stolen. What's more, her housemate's entire desktop computer had been stolen along with some DVDs. He had been round at his girlfriend's only to return to find his belongings missing.

The police thought the thieves either got in through the open door or put their hands through the large cat flap, which was very close to the door keys. Either way, these thieves had an easy ride and walked out with a lot of valuable equipment.

- **Victim:** **Michael Aitchison**
- **Location:** **Huddersfield**
- **Crime:** **House burglary**

Summary of events:

Michael and his three band mates from the Huddersfield based band, Helium, were playing their weekly Wednesday night slot in the Frog and Parrot in Sheffield. The Rock/Indie set had gone well and afterwards they decided to head out for a few drinks. Deciding to be careful with their expensive equipment, rather than leave it in the bar, they took it back to their drummer's house for safekeeping and headed out for the night.

Michael and his band mates had a great night, celebrating how well the concert had gone, and eventually got back to the house - only to find that the back door which led straight into the bedroom where the equipment was, had been kicked in. Two of the guitars, obviously easy to grab, had been stolen.

All four band members are studying Media Technology which includes modules such as Performance, Composition and Recording – each requiring a musical instrument to take part in. As a result of the burglary Michael had to borrow guitars from fellow students, which was obviously quite an inconvenience. He found it quite odd playing someone else's guitar and thought it didn't help with his performance. Thanks to his Endsleigh insurance policy Michael was able to replace his guitar in plenty of time before exams took place. Unfortunately his band mate, whose guitar was also stolen, did not have insurance so he ended up having to pay £600 to replace his guitar.

- **Victim:** **Victoria Hardy**
- **Location:** **Derby**
- **Crime:** **House burglary**

Summary of events:

Victoria Hardy, a final year student at Derby University, had gone home for Christmas and rather than lug everything home for a few days, she left some of her possessions at university in her house over the holidays. It was her second year in the house and so she felt it was secure.

Unfortunately for Victoria, whilst she was away, thieves broke in by jumping on the wheelie bin outside her house and then going in through the bathroom window, which was single glazed. She had never considered the house to be vulnerable to theft until then. The burglars took several valuable items including Victoria's dvd player, the hi-fi which her boyfriend had given her and her hair straighteners which she regularly used. Luckily they left some objects of high value and the police were led to believe that the intruders had been disturbed. The incident obviously shook Victoria's sense of security and came at a particularly bad time as it was her final year.

- **Victim:** Philip Savage
- **Location:** Bristol
- **Crime:** House burglary

Summary of events:

Philip Savage, a student at Bristol University, was enjoying a visit to see his girlfriend in Birmingham, unaware of the fact that meanwhile, back in Bristol, his house had been broken into.

With his flatmates out for the night the burglar broke in through a ground floor window and made off with a selection of valuables, including Philip's brand new Playstation 3, his watch and digital camera. Perhaps most upsetting of all his laptop containing coursework vital to his degree was taken too, leaving Philip in the lurch for the next few weeks. Whilst his friends helped him replace coursework as much as was possible, some of the work he had lost was irreplaceable.

Fortunately, Philip was covered with Endsleigh, so the valuables were replaced within two weeks. His flatmates, who did not have cover, were less fortunate.

5. What Endsleigh covers

- Endsleigh has up to 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. Contents of your accommodation-

Cover for most 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 directly 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 stereo in your room.

3. Portable computer equipment.

Provides cover for laptops and other portable computer equipment. You can opt to cover these items just in your 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 your 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 your room on either a specified or unspecified basis. Typical examples of belongings that students choose to insure under this section are;

- iPod
- 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 against theft, damage or loss. Airtime abuse is also included to £150.

7. Legal Expenses

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

8. Course fees cover

With the increase in course fees relevant to students starting university this year, this cover section has been extended (applies from 16th August 2007) to include up to £20,000 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.

The following extra cover is also automatically included free:

- 24 hour helpline, which provides advice and counselling on health, drugs, contraception, debt, housing, legal and welfare matters
- Your personal legal liability - £1,000,000
- Loss or damage to meters and phones (£150), college library books (£200), college property on loan (£500), landlord's property (£5,000)
- Theft of money from your room (£50), credit cards (£500)
- Injury and damage to possessions by mugging or assault - up to £5,000
- Death by accident of parent/guardian - £5,000