Student Contents Insurance

(1) The College’s insurance broker, N W Brown Insurance Brokers Limited provides student contents insurance through the College’s insurer, RSA. Under this scheme, the College arranges a basic level of cover for all students in residence in single occupancy rooms in College property.

(2) This is provided at a cost of 33p per week per student which is charged on College bills. The basic cover provided is as follows:

- Premium - 33p per week
- Contents - £5000
- Unspecified Personal Possessions (UPP) - Items outside home - £200
- Laptops outside home - £500
- Freezer Contents - £100
- Money in home - £75
- Desktop computer - Included in contents
- College library books - Up to sum insured in home, up to UPP outside
- College property on loan in room - Up to contents sum insured, up to UPP outside
- Pedal Cycle - £200
- Accidental damage to own contents - No
- Accidental damage to landlord property - Yes to £5000
- Excess - £30

(3) To make a claim, students deal directly with N W Brown; they will be asked to provide evidence that they were in residence at the time of the loss. N W Brown have authority to settle claims up to £2,500 without reference back to RSA, and will aim to settle all claims within 48 hours.

(4) If students require top-up cover because the basic policy does not cover all their possessions, then they may log onto N W Brown’s website and arrange additional cover at their own expense.

See [https://www.studentinsurance.nwbrown.co.uk/GetAQuote/](https://www.studentinsurance.nwbrown.co.uk/GetAQuote/)

(5) The total cost per student for the basic level of cover will be £12.87 per annum for a 39 week tenancy and £15.84 per annum for a 48 week tenancy. In order to obtain these low rates, all students in College accommodation must be covered, so this cover is organised by College and provided automatically.

*Students living in College-owned couples’ or family accommodation are responsible for their own insurance.*