# Accidental loss of student contents



Cover for unexplained loss of student possessions when accommodation partner accepts liability.

#### **Cover overview**

We understand that occasionally students' valuables are misplaced as a result of packing away possessions or the end of term clean up process. We have therefore created a cover section that aims to provide additional peace of mind for contents that are accidentally lost within the accommodation.

This cover protects up to £250 of students' possessions referenced on your policy certificate following unexplained loss of student belongings after you as the student accommodation provider accepts liability.

## Typical scenarios covered

University or accommodation staff accidentally lose students' possessions during end of term packing.

## **Key exclusions and limitations**

• When liability hasn't been accepted by accommodation partner.

### What is accidental loss?

**Accidental loss** is the unintentional misplacement of an item or items from the room in which it is insured. It means that the owner would be permanently deprived of the items' use.

#### Excess

Please refer to the policy certificate for item specific excesses.

