

From: The Treasurer August 2018

Please find attached a file including your **Licence to Occupy** for your College accommodation for next academic year, 2018-2019, together with the **Electrical Regulations**, the **College's Smoking Policy** and details of the **Endsleigh Insurance** cover.

Please read this **Licence to Occupy** and the associated notes carefully, making sure you understand all the conditions.

Please print off a copy to sign and return it to the **Academic Office** as soon as possible, but certainly **before Friday 31**st **August 2018.** Please retain a second copy for your records.

It is important that you understand that failure to return the Licence to Occupy on time may result in your room not being available for your arrival



Somerville College Extended Licence to Occupy First Year Graduate Entry Medics

This LICENCE TO OCCUPY, together with the Electrical Regulations, the College Handbook, Intranet pages, the College's Smoking Policy, the Student Finance Guide and the terms and conditions of Endsleigh's insurance cover create legally binding obligations between the College and the Student so please read them and make sure you understand and agree to them before you sign. This Licence to Occupy is governed by English law which international students may find quite different to the law which applies in their own country. Please take advice before signing.

Student _____

PRINT your full name above

College Somerville College, Woodstock Road, Oxford, OX2 6HD

In this Licence to Occupy "College" includes all buildings, Accommodation, Common Parts and Common Rooms belonging to the College for use as student residences and not just the main

College building whose address is given

Accommodation a single College room to be allocated to the Student by the College

Accm Contents the fixtures fittings and equipment in the Accommodation as listed on the inventory found

in the room on taking up occupancy

Closure Periods the periods when the College will be closed below. There is no access to any student unless

special arrangements have been made with Academic Office and Housekeeping.

Closing date: 4pm on Thursday 20th December 2018

Re-opening: 10am on Wednesday 2nd January 2019

College Contents the fixtures fittings and equipment at the College which are for students' use but which are

not allocated to any student's room

College Facilities includes the Dining Hall, The Terrace

College Gym annual membership fee and induction required

Contents the Accommodation Contents and the College Contents

Common Parts any shared facility such as kitchen or bathroom allocated to the Accommodation and those

parts of the College's property which are necessary for the purpose of gaining access to the

Accommodation

Common Rooms shared facilities – Vaughan JCR. The Terrace is <u>NOT</u> a Common Room

Payment Dates

Friday 14th September 2018 - with an option to request deferred payment until first instalment

of the maintenance loan is received

Thereafter by Friday of 1st week each term

18th January 2019 3rd May 2019

Rent

£6192.48 payable in 3 instalments (£2064.16 each term) in advance on

or before the Payment Dates.

This sum includes the price of the Services

Termination of Licence to Occupy student must give 3 months notice to the College Treasurer that s/he wishes to leave.

Rights

(a) to occupy the Accommodation during the Licence Period

- (b) to use the Contents
- (c) to use the Common Parts
- (d) to use the Common Rooms during 1st to 8th weeks only
- (e) to use the Services
- (f) to use the College's facilities (additional charges apply)

Services

- (a) repair of the College
- (b) lighting of the College
- (c) heating of the College between 1st October 2017 and 30th April 2018
- (d) providing hot and cold running water to the Common Parts
- (e) providing an electricity supply to the Accommodation
- (f) insurance of the College
- (g) insurance of the Student's personal possessions [limitations apply]
- (h) disposal of rubbish deposited in proper receptacles
- (i) cleaning of the Accommodation and the Common Parts

Licence Period

Michaelmas Term - starting on Tuesday 18th September 2018 to Wednesday 19th December 2018 inclusive, departing at 10am on Thursday 20th December 2018

Hilary and Trinity Terms - starting at 10am on Tuesday 3rd January 2019 to Friday 5th July 2019 inclusive, departing at 10am on Saturday 6th July 2019

Vacation Periods

any period outside of the published University Terms. These are

Saturday 1st December 2018 to Saturday 5thJanuary 2019 Saturday 9th March 2019 to Saturday 20thApril 2019 Saturday 22th June 2019 to Saturday 5thOctober 2019

You are allowed to leave your belonging in your room over the Christmas closure. Any possessions remaining in your room during any absence are left entirely at your own risk.

1.0 Student's Obligations

- 1.1 To pay the Rent to the College in advance of or before the Payment Dates
- 1.2 To check the Accommodation and Contents and report any problems to the Housekeeping Manager within 7 days of the start of the Licence Period by completing the orange form that will be in your room awaiting your arrival. Failure to return this form may make you liable to any damage found after your departure
- 1.3 To keep the Accommodation, the Accommodation Contents and (jointly with other students) the College Contents, the Common Parts and Common Rooms in a clean and tidy condition and not to damage them
- 1.4 At the end of each Licence Period to leave the Accommodation, the Common Parts and the Common Rooms in a clean and tidy condition and clear of all rubbish and all personal belongings including electrical appliances and to return to the College the keys/passes/entry cards to the Accommodation
- 1.5 To allow the College, at reasonable times and after giving reasonable notice, to enter the Accommodation for the purpose of viewing, inspection, maintenance or repair. No notice will be given in an emergency, for routine cleaning on the designated days, or where the need for repair (or any other matter affecting the suitability of the Accommodation for habitation) was reported by the Student, but otherwise the College will normally aim to give 5 -7 days prior notice for planned maintenance work and 24 hours prior notice for other purposes
- 1.6 To comply with all applicable legislation to avoid the Student's actions or negligence having an adverse effect on the College, its staff, other students and visitors or The University of Oxford or on the owners or occupiers of nearby property.
- 1.7 To comply with The University of Oxford's Regulations and with the College Handbook made available to the Student and available on www.some.ox.ac.uk In particular, but not limited to:
 - (a) Noise
 - (b) Health and Safety
 - (c) Smoking [copy attached]
 - (d) Visitors
 - (e) Electrical Regulations [copy attached]
- 1.8 To report to the College as directed in the College Handbook, www.some.ox.ac.uk, any damage or want of repair at the College or failure of the Services as soon as reasonably practicable and in any event within 24 hours of becoming aware of it
- 1.9 To pay to the College all costs reasonably incurred in enforcing the Student's obligations in this Licence to Occupy or arising from a breach of them
- 1.10 Where damage or loss occurs at the College and it is not possible for the College (acting reasonably) to ascertain who is at fault, to pay a fair and reasonable proportion of the cost of repairing the damage or reinstating the loss including a £57 administration fee per student. The Student shall not be required to contribute to loss or damage which in the College's reasonable opinion has been caused by an intruder provided that the Student has complied with his/her obligations in this Licence to Occupy relating to College security
- 1.11 Promptly to send to the College a copy of any communication the Student receives which is likely to affect the College or the Accommodation

- 1.12 Not to alter, add to or do anything which may cause damage to the electrical installation, security or safety equipment in the College or which may be a fire risk or in any other way put the health and safety or security of others or the College's or other people's property or the College's block insurance policy with Endsleigh. Any portable appliance must comply with the College's Electrical Regulations enclosed with this licence and available at www.some.ox.ac.uk. The Student must within 3 days of request either provide a safety certificate for, or remove from the Accommodation, any appliance which in the College's reasonable opinion, is unsafe otherwise the College may remove it without further notice to the Student, charge any storage costs to the Student, and return it to the Student at the end of the Licence Period
- 1.13 To close and lock all windows and doors when Accommodation is unoccupied, irrespective of how long the Accommodation is unoccupied. Not to leave any of the College's outer gates open and make sure the gate is closed after entering or leaving the college at all times. Not to allow any non-Somervillian to endeavour to enter the College immediately after you without registering at the Lodge. To look after all keys and Access cards issued in relation to this Licence to Occupy and to report any loss of such keys or cards immediately or as soon as is reasonably practicable. Not to copy or loan keys or access cards to non-Somervillians.
- 1.14 To comply with The University of Oxford's and College environmental policy and in particular (a) to take reasonable steps to avoid wasting fuel (e.g. by turning off lights and electrical equipment when not in use) or water and (b) participate in any waste recycling schemes operated by the College or by others
- 1.15 Not to put anything harmful, or which is likely to cause blockage, in any pipes or drains especially via sinks, toilets, showers or baths in Accommodation or Common Parts
- 1.16 Not to remove from, affix to, change, damage or attempt to repair the structure or decorative finish of any part of the College or the Contents. Blue tack, sellotape, sticky fixers or the like are not to be used for fixing anything to the walls or doors of the Accommodation. Not to remove or deface any framed photograph of a former Somervillian who may have previously occupied the room.
- 1.17 Not to bring additional furniture (including electrical items [see the College Electrical Regulations] beds, futons or other soft furnishings) into the College without the Housekeeping Manager's prior written consent. Not to use any cooking equipment in your study room.
- 1.18 Not to use the Accommodation for any other purpose other than as a study bedroom
- 1.19 Not to share the Accommodation or sub-let it or transfer occupancy to any person. This Licence applies to the individual and NOT the room. If you choose to vacate the room before the end of the licence period the room is returned to the College and no refund is payable. You may not "hand over" your licence to any other person. As directed on the College Handbook occasional overnight visitors are allowed on the conditions that they stay no longer than two nights consecutively and no more than two nights in two month period. All overnight visitors must be signed-in at the Lodge before they arrive at the college to comply with the fire regulations, failure to comply with this could result in you being asked to find alternative accommodation outside of college.
- 1.20 Unaccompanied visitors to College will not be admitted after 6.00 pm or before 8.00 am.
- 1.21 Not to cause any nuisance, offence, disruption, harassment or persistent disturbance to others whether intentional or not.
- 1.22 Not to add to or change the telephone services to the Accommodation if provided without the College's prior written consent and not to add to or change the information technology services installation or supply in the Accommodation
- 1.23 Not to bring into the College Accommodation or any Common Parts any animal or pet

- 1.24 Not to keep any vehicle or vehicle parts in any part of College or Accommodation. Bicycles must be kept in the designated bicycle bays and are not to be kept in the Accommodation or Common Parts.
- 1.25 Not to cause any obstruction of the Common Parts or fire and safety equipment including fire exits.
- 1.26 Where the Student becomes aware of damage to the College caused by an unknown tenant, visitor or intruder, to report the incident to the College's Porters' Lodge immediately or as soon as reasonably practicable.
- 1.27 All students must make themselves aware of the Fire Exits and assembly points applicable to the building they are in.
- 1.28 All Students must participate in Fire Drills which will take place in Michaelmas & Trinity terms. Any student failing to comply with these drills will be reported to the Deans office.

2.0 College's Obligations

- 2.1 To provide the Services, subject to the College Handbook (www.some.ox.ac.uk) which include reporting procedures and response times for repairs, details of arrangements for refuse collection and expected clearance times for ice, snow and leaves from College grounds
- 2.2 Except in the case of an emergency, for disrepair reported by the Student (or other matter preventing the Accommodation from being used) and for cleaning on designated days to normally give the Student at least 5 7 days' notice prior to entering the Accommodation during term-time
- 2.3 Not to interrupt the Student's occupation of the Accommodation more than is reasonably necessary
- 2.4 Not to disclose personal information obtained from the Student except as permitted by clause 3.2 of this Licence to Occupy or where there is serious risk of harm to the Student to others or the College's property
- 2.5 To make available to the Student for inspection by prior arrangement the College's:
 - (a) Risk register for critical risks and the College's procedures for dealing with such risks;
 - (b) Fault reporting and emergency procedures for use of the College laundry;
 - (c) The Universities UK Code of Practice for the Management of Student Housing
 - (d) The University's transport policy
 - (e) The College's security plan
 - (f) The College's service level statement on reporting and rectification of building defects
- 2.6 Before the end of the first week of the Licence period the College will provide the Student with information and advice on:
 - (a) action to be taken in the event of an emergency, including emergency contact details, how to call an ambulance, where to get first aid, and how to report an accident or safety defect;
 - (b) health & safety matters such as how to avoid common fire risks; safe cooking in the designated areas of College and why cooking in the Accommodation is a safety risk and in breach of this Licence to Occupy; electrical safety and voltage differences; the dangers of using candles or other naked flames or storing flammable material; fire extinguishers; the possibility of disciplinary action or criminal proceedings for misuse of fire precautions equipment;
 - (c) how to get access to the Accommodation in the event of the Student losing their keys;
 - (d) cleaning schedules and students' responsibilities for cleaning (where applicable);
 - (e) the respective roles and responsibilities of the College and its resident students;
 - (f) health, welfare, and guidance on communal living
 - (g) where to get advice on financial difficulties
 - (h) where to get counselling
 - (i) how to register with a local health service
 - (j) the management structure for the College and contact details of the Porter, and main College officers, with out-of-hours emergency contact details
 - (k) any special arrangements made to help with any disability the Student may have disclosed to the College
- 2.7 To give a receipt for any of the Student's property confiscated under the terms of this Licence to Occupy.
- 2.8 To ensure security staff are clearly identified, and that any staff or contractors requiring access to the Accommodation carries and allows the Student to inspect appropriate identification documents
- 2.9 Maintain any kitchen facilities in the College Common Parts in good order and repair, and keep any equipment there in proper working order. The College may remove faulty equipment without replacement
- 2.10 To ensure clear and appropriate instructions for use are given for any equipment which the Student needs to operate in the College

3.0 Other conditions

- 3.1 The Student is responsible for the conduct of any invited visitor(s) in accordance with para 1.19
- 3.2 The Student hereby authorises the College to use his/her personal data for all lawful purposes in connection with this Licence to Occupy (including debt recovery, crime prevention, the College's block insurance policy with Endsleigh, allocating rooms or where there is a serious risk of harm to the Student or to others or to the College's property) and all matters arising from the Student's membership of the College and The University of Oxford
- 3.3 The College's liability for loss or damage to person or property is excluded unless the loss or damage is caused by the College's negligence or breach of its obligations in this Licence to Occupy and personal belongings left at the College are at the Student's own risk. (Although the Student's personal belongings are insured under the College's block insurance policy with Endsleigh that insurance is subject to the conditions, exclusions, limitations and excesses of the policy. "Top-up" insurance cover is available direct from Endsleigh, and details of how to arrange this are given on the Endsleigh web-site)
- 3.4 The College is not liable to repair any damage caused by the Student unless the cost is met by insurance or by the Student (any excess on the policy being payable by the Student). This clause shall not apply where the College has an overriding statutory obligation to make the College safe.
- 3.5 The College may temporarily suspend use of the Common Parts and Common Rooms if they are not kept in a clean and tidy condition by the students using them
- 3.6 This Licence to Occupy does not affect the disciplinary powers of the College or of the University of Oxford
- 3.7 The College is entitled, at the Student's expense, to remove from the Accommodation or the Common Parts any article which constitutes an obstruction or a fire or health or safety risk but (unless perishable) will if requested return it to the Student on the termination of this Licence to Occupy. The College is entitled to remove any item left in College by the Student at the end of each Licence Period and shall not be obliged to return it to the Student
- 3.8 This Licence to Occupy is a student licence under paragraph 8 of Schedule 1 to the Housing Act 1988 (but will operate as a licence where the Accommodation is designated for sharing, and is shared, with another student)
- 3.9 Notices under this Licence to Occupy must be in writing (which includes email) and the College's address for service is given on the first page of this Licence to Occupy
- 3.10 This Licence to Occupy is not intended to confer any benefit to anyone who is not party to it
- 3.11 This Licence to Occupy and the policies referred to in it together with the Electrical Regulations, the College Handbook, Intranet pages, the College's Smoking Policy, the Student Finance Guide and the terms and conditions of Endsleigh's insurance cover contains all the terms agreed to by the College and the Student at the time it comes into effect and any variation to the terms will only be effective if agreed between the Student and the College's Housekeeping Manager. The College will confirm any agreed variation to the Student in writing at the time the variation is made

4.0 Termination of this Licence to Occupy

- 4.1 Unless the Student has made arrangements with the College for late arrival this Licence to Occupy will automatically terminate if the Student has not taken up residence within 7 days of the Licence Period
- 4.2 The College may terminate this Licence to Occupy at any time by serving notice on the Student if:
 - (a) Any payment is overdue by 21 days or more or
 - (b) The Student is in serious or persistent breach of any of the Student's obligations or
 - (c) The Student does not have status as a member of the College or of the University of Oxford
 - (d) In the reasonable opinion of the College the health or behaviour of the Student constitutes a serious risk to him/herself or others or the College's or other people's property
- 4.3 The Student may only terminate this Licence to Occupy in accordance with this clause, and will remain liable for the Rent until:
 - (a) the Student has given 3 months notice to the College's Housekeeping Manager that s/he wishes to leave; and
 - (b) the Student makes payment for, or puts right, to the College's reasonable satisfaction any breach of the Student's obligations in this Licence to Occupy;

<u>or</u>

- (c) a replacement student or College member who is reasonably satisfactory to the College as a tenant and who is not already a tenant of the College enters into a Licence to Occupy with the College (the College will assist the Student in finding a replacement, but does not guarantee it will be able to find one); and
- (d) the Student pays a fee (of £50 where the College finds a replacement student or of £25 where the Student finds a replacement student) towards the College's costs of administration and cleaning the Accommodation

Conditions (b) to (d) in this clause shall not apply if the Student is able to show that the reason for termination is a serious or persistent breach of the College's obligations in this Licence to Occupy. For the avoidance of doubt, the College will make vacated rooms available to other students for room transfers, but room swaps will not be treated as replacements and refunds of rent will only be given where the void in the College caused by the Student's early departure has been filled and there is no loss to the College. The College shall be entitled to fill any rooms which are already vacant before allocating people on its waiting list to the Accommodation.

- 4.4 If this Licence to Occupy is terminated early by either the College or the Student the College will refund a fair proportion of pre-paid Rent and the Deposit (after making any proper deductions to cover its losses) as soon as possible after the termination becomes effective but pre-paid rent will only be refunded for the period where the void in the Residence caused by the Student's early departure has been filled and there is no loss to the College
- 4.5 If this Licence to Occupy is terminated early the College will refund to the Student a fair proportion of pre-paid Rent as soon as possible after the termination becomes effective but if the College terminates under clause 4.2 pre-paid Rent will only be refunded for the period for which the College is able to, and after it has, re-let the Accommodation

4.6

- (a) The College reserves the right to relocate the Student to comparable alternative accommodation during the Period of Residence where it is reasonable to do so but unless the reason for relocation is because the Student is in breach of one or more of their obligations in this Licence to Occupy the Student will have the right to terminate this Licence to Occupy (without having to comply with the conditions in clause 4.3) as an alternative to relocating
- (b) Where the College relocates the Student because the Student is in breach of one or more of their obligations in this Licence to Occupy [or where the relocation is made at the Student's request] the Student shall pay the College an administration fee of £55
- 4.7 The College's acceptance of the keys at any time shall not in itself be effective to terminate this Licence to Occupy while any part of the Period of Residence remains unexpired



Somerville College Extended Licence to Occupy First Year Graduate Entry Medics

Declaration Form

The College agrees to grant and the Student agrees to take occupancy of the Accommodation for the Licence Period on the conditions set out in this Licence to Occupy, the College's Smoking Policy, the Electrical Regulations, the College Handbook, Intranet pages, Student Finance Guide and the terms and conditions of Endsleigh Insurance cover.

Signed by a duly authorised officer on behalf of the College

Andrew Parker (Treasurer)	Date: August 2018	
Student Please print name		
Signed by the Student		
Date		

Please then print off a copy to sign and return it to **the Academic Office** as soon as possible, in all events **before Friday 30**th **August 2018**; retain a second copy for your records.

Failure to return the Licence to Occupy on time may result in your room not being available for your arrival

Somerville College Student Accommodation Electrical Regulations

- 1. Under the Electricity at Work Regulations 1989 there is an obligation on the College to control all electrical appliances connected to its electrical system.
- 2. Subject to paragraph 7 you can only bring electrical appliances such as PCs, printers and stereos into College if you can guarantee their safety. If they are over two years old you should have them tested by a qualified electrician before bringing them into College. You may be asked for proof of testing if there is any doubt as to the safety of the item.
- 3. Every appliance must carry the appropriate British Standard number or Kite mark. The plug must also carry BS number 1363, be of the safety sleeve type, and be correctly fused for the appliance. Flexible cables must be in good condition and not worn, perished, split, stretched or twisted. You are responsible for ensuring that appliances are well maintained and kept clean, dry and free from dirt and tested regularly by competent people.
- 4. DIY multi-sockets and rotary extension cables are strictly prohibited. Only factory made, fused multi-sockets fitted with a 13A plug to BS 1363 may be used where there are insufficient permanent sockets. Where used, cables are not to be trailed in such a way as to constitute a trip hazard. Only one 4 gang extension lead should be used from a single plug outlet, i.e do not plug another extension lead into an extension lead.
- 5. Plug adaptors for UK 13a sockets are acceptable as long as they fulfil the criteria in paragraphs 2, 3 and 4. Those found not to fulfil the criteria will be removed.
- 6. Do not overload room electrical circuits, If you are unsure about the safety of an item, you should contact the Maintenance Department to seek advice.
- 7. You may not bring into college:
 - Any kind of cooking appliance including microwaves, small ovens, electric rings, toasters popcorn makers, kettles, coffee machines, rice cookers, sandwich makers, irons to mention a few
 - Refrigerators, freezers, electric cool boxes, electric fans
 - Electric fires or heaters of any kind (gas, oil, paraffin, electrical)
 - Infra-red lamps
 - Decorative lighting including any type of strings of lights (battery operated lights are permitted)

 Exemptions from the above may be granted on medical or religious grounds only. You should seek permission in writing to the Treasurer prior to bringing in and using the appliance.
- 8. The College reserves the right to enter any room in order to check on the use and safety of any electrical equipment. Any appliances, leads etc thought to be faulty, potentially dangerous or in breach of the guidelines above will be removed and retained by the college until the end of term. There is a Deans fine for using dangerous or banned equipment in rooms.
- 9. You must not interfere with electrical fittings or connect appliances to a lighting circuit. You must not use any kind of additional lighting apart from the table lamps provided.
- 10. If one of your appliances trips the electricity supplies you should not try and use it again but inform the lodge or maintenance department who will investigate. Constant attempts to use faulty equipment inconvenience your fellow students when the electricity supply is tripped. All instances of this will be reported to the Deans.
- 11. Please help the college to reduce risk from electrical appliances and protect the environment by switching off and unplugging items when they are not in use.
- 12. You must remove all your electrical appliances when departing from College accommodation.



Somerville College Policy on Smoking

1. Introduction

Governing Body took the policy decision that smoking (including e cigarettes) will be prohibited on any of the College premises and in College vehicles in order to comply with legislation and to protect the right of its employees to work in a smoke free environment.

This policy applies to all College members, including members of Governing Body, Academic Staff, Support Staff, Students, visitors and contractors so that a healthy, safe and comfortable environment can be maintained.

Responsibility for implementing and maintaining the policy rests with the Housekeeping Manager. Day to day responsibility will also rest with the Deans, Line Managers and Personnel Officer.

2. Policy

Smoking is prohibited:

- 2.1 anywhere on the College site including Lodge House and West Lodge
- 2.2 within any buildings (residential and non-residential), owned or managed by Somerville College, including outside houses and the student house at 155 Woodstock Road;
- 2.3 within a five metre boundary of any entrance or exit to the College site or the exterior of any buildings owned or managed by the College;
- 2.4 within vehicles owned or operated by the College;
- 2.5 within vehicles hired or leased for College business.

3. Enforcement

- 3.1 People smoking tobacco products in prohibited areas should be asked politely to desist.
- 3.2 Refusal to desist is unacceptable and should be reported to the Housekeeping Manager.
- 3.3 For staff and students, refusal to desist will constitute a disciplinary offence. For a first breach of policy, staff and students will be reminded of the requirements of the policy and directed towards support for smoking cessation and advised that any further infringements may result in formal disciplinary action and fines.
- 3.4 Visitors and contractors who refuse to desist should be politely asked to leave the building (with the assistance of Lodge staff if necessary).
- 3.5 Students should refer any comments about non-compliance with this policy to the Dean.
- 3.6 Support staff should refer any comments about non-compliance with this policy to the Housekeeping Manager.
- 3.7 Academic members of College should refer any comments about non-compliance with this policy to the Senior Tutor.

4. Assistance in giving up smoking

Some smokers find that the introduction of smoking restrictions provides the impetus they need to give up smoking entirely. Others may have a genuine fear that they may be unable to stop. Details on how to obtain advice and support for stopping smoking are shown below.

- 4.1 For Academic College members and Support staff: University Occupational Health Service, Employee Assistance Service
- 4.2 For Students: College Nurse at the medical centre

Support is also available from

Quit Charity at www.quit.org.uk or Quitline 0800 002200

Help is available from the NHS via their Smoking Helpline on 0800 169 0 169 or website at www.gosmokefree.co.uk. You can also join the NHS 'Together Programme'.

Andrew Parker (Treasurer & Domestic Bursar), August 2018

Endsleigh insurance

The College has arranged some contents insurance for you with Endsleigh. It is important for you to check this cover, so please follow the steps below to ensure you fully understand the protection provided.

Enter in your policy number HH1073 at endsleigh.co.uk/reviewcover to check your policy details. Visit the review cover link to:

- ✔ Check what is covered.
- ✔ Check key exclusions and limitations.
- ✔ Check your policy excess.
- ✓ Check how to make a claim, extend and personalise your cover.

It is important to find out exactly what you are covered for as you may find that the contents cover is not sufficient and you need to extend it to protect all of your possessions both inside and outside of your room.