



University of
Salford
MANCHESTER

ACCOMMODATION CONTENTS INSURANCE

Getting your belongings insured when you move into private rented accommodation is a TOP priority.

About contents insurance

You may feel that your belongings aren't worth that much money – but when you add up the cost of your clothes, shoes and jewellery, your music and films and particularly your electrical goods like your laptop, iPad, mp3 player etc, you may be surprised at how much it's all worth.

Contents insurance would insure your belongings against accidents, for example if there was a fire at the property or if there was a break-in.

Unfortunately the reality is that 'domestic burglary' is on the rise nationwide and student properties can be a target for burglars looking for small but expensive items, easy to carry away; so it's essential to take out contents insurance.

To give you some idea of the range of policies available, here are links to some providers (obviously there are many other insurance providers out there).

Endsleigh:

<https://www.endsleigh.co.uk/personal/student-insurance/>

Cover4Insurance:

<https://www.cover4insurance.com/insurance-products/student-insurance>

Santander:

<https://www.santander.co.uk/uk/insurance/contents-insurance-for-renters>

E&L:

<https://www.eandl.co.uk/student-insurance>

Insurance requirements

Before you take out your policy you must check what the requirements are; e.g. some companies insist on individual locks on internal doors, which you may not have, or they may insist on certain types of front door lock, or ground floor window locks, which you'll need to check that you have if you're planning to take out that policy. Each policy will have an 'excess' amount that you would have to pay before you can make a claim and some companies may ask you to take out extra cover on more expensive items e.g. laptops.

Landlords' insurance

Landlords should have their own insurance policies to cover their own furniture and belongings in the event of an accident. However, if their belongings are damaged due to the behaviour of tenants or their visitors then it will be the tenants' responsibility to replace the items, though you may be able to claim the cost from your own insurance (see above). Landlords' belongings that break or stop working due to 'fair wear and tear' are the landlord's responsibility to replace.

Parents insurance

Some of your belongings could be covered by parents' insurance policies. However this often comes with a detailed set of conditions so if you intend to rely on this then you and your parents should read the small print first to assess whether it's adequate.

The contents of this fact sheet are for information only. You should consult [askUS](#) or an advice centre such as [CAB](#) before taking any action.

The University of Salford has a one stop shop for student support called askUS and has advisers available for all students, if you have any problems with your private rented accommodation please contact us.

askUS

a: University of Salford, University House, Salford, M5 4WT

t: +44 (0)161 295 0023

e: askUS-accommodation@salford.ac.uk

The logo for 'ask' is displayed in a bold, lowercase, sans-serif font. The letters 'a' and 's' are white, while the 'k' is yellow.