



**N W BROWN INSURANCE BROKERS**  
Students Contents Insurance Schedule

**Policy Number** RTT245942/04  
**Insurer** Royal & Sun Alliance Insurance plc  
**Agent Reference** Royal & Sun Alliance Contents Scheme  
**Policy Holder** Fitzwilliam College students  
**Property Insured** All students of Fitzwilliam College  
**Operative Period** **Cover only applies while you are a resident at the college.**  
**Optional out of term cover** All terms and breaks excluding summer break.  
**Period of Insurance** **From** 01/10/2013 **To** 30/09/2014

**Sections in Force** **Covers not listed or with zero sum insured are not applicable  
COVER IS PER STUDENT**

		SUM INSURED
<b>Cover A</b>	Contents	£5,000.00
	Including -	
	- Valuables & High risks items covered for a total value of up to 1/3 of your contents sum insured with a £1000 single item limit.	
	- Accidental Damage to landlords contents, buildings, fixtures and fittings for which the policyholder is responsible up to a maximum of £5000.00	
<b>Cover B</b>	Unspecified Personal Possessions	£200.00
<b>Cover C</b>	Specified Personal Possessions (detailed below)	£500.00
<b>Cover D</b>	Food in Freezer	£100.00
<b>Cover E</b>	Personal Money and Credit Cards	£75.00
<b>Cover F</b>	Pedal Cycles	£200.00

*All High Risk, Personal Possessions & Valuables over £1000.00 in value to be specified below*

Cover A - Specified contents	Item Description	<u>Maximum Value &amp; Single Item Limit</u>
	Total specified contents	£500
Cover C - Specified Personal Possessions	Item Description	<u>Maximum Value &amp; Single Item Limit</u>
	One Laptop	£500
	Total specified all risks	<b>£500</b>

**Accidental Damage to own contents cover** No  
**Legal Expenses Cover** No  
**Insured's Contribution** £30 standard excess,  
**Territorial Limits** The United Kingdom, the Isle of Man and the Channel Islands.  
**Variations In Cover** Includes cover for items left in rooms during vacation period.

**IMPORTANT**

**This Schedule shows only brief details of the insurance policy. For full details please refer to the policy wording. Any queries, amendments or claims see the website or contact NW Brown Insurance Brokers Limited, Richmond House, 16-20 Regent Street, Cambridge, CB2 1DB Tel: 01223 720350 or Fax 01223 353705**

Royal & Sun Alliance Insurance Plc No. 93792  
Registered in England and Wales. Registered office at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.  
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