**Contents Insurance**

**Students living outside of College Accommodation**

The College strongly advises all students living outside of College accommodation to take out a home contents insurance policy to cover your possessions against fire, theft and other risks, such as accidental damage. If something happens to destroy or damage your possessions, it can cost a lot of money to replace the items, some of which may be essential. We advise that you research the type of policies on offer as the cheapest option is not always the best deal. Some policies will also extend cover to items outside of the home such as laptops – so if you are dependent on your laptop for your studies you may wish to take out a policy with this extra cover.

The following websites are ‘comparison’ websites that allow you to compare the types of policies available and the associated costs.

MoneySupermarket:   www.moneysupermarket.com

Confused.com: www.confused.com

Gocompare: [www.gocompare.com](http://www.gocompare.com)

 Compare The Market: [www.comparethemarket.com](http://www.comparethemarket.com)

Alternatively you may go directly to an insurance provider, some examples include;

Direct line: [www.directline.com](http://www.directline.com)

LV: [www.lv.com](http://www.lv.com)

AVIVA: [www.aviva.co.uk](http://www.aviva.co.uk)

The above are a selection of providers only, others are available and you can choose who you wish to take a policy out with.

**Students living in College Accommodation**

For students living in college accommodation a level of content insurance is included as part of your tenancy. Details of what and what isn’t covered can be found in the inventory pack you will have received from the Accommodation team upon arrival. You should check the information carefully to ensure you are familiar with the level of cover that is provided. If you feel that you need additional cover you can also take out your own independent policy using the information provided above.

**Please note that the College is not able to provide any funding to students to help with the replacement of your possessions so it is your responsibility to ensure you have the necessary insurance.**

Further useful information on this topic and other money matters can be found on the Money Saving expert site: [**https://www.moneysavingexpert.com/students/student-guide/**](https://www.moneysavingexpert.com/students/student-guide/)