

Additional Coverage

IDENTITY THEFT EXPENSE COVERAGE

As an additional benefit to our policy holders, if you choose, we will add identity theft expense coverage onto your policy at no extra cost. You will retain this coverage as long as your personal property policy remains in force. This valuable benefit will pay you up to \$5,000 for identity fraud expenses that are incurred because of an unlawful act using the student's means of identity.

Policy Details

Property Insured

Your policy insures all personal property owned by you, or in your direct care, custody or control. All students, faculty or staff members are eligible.

Property Excluded

Your policy does not cover the following:

- Financial documents; stocks; cash; intellectual property; transportation; or other tickets, bullion, manuscripts or mechanical drawings
- Unexplained loss
- Automobiles, motorized vehicles or any kind, including vehicle accessories

Limitations

- Bicycles are limited to \$2,000.
- Items in storage must be stored in climate-controlled facilities with limited public access.
- Jewelry, watches, precious stones or metals, fine arts, and musical instruments are limited to \$2,000 unless scheduled.

Period of Coverage

Coverage shall apply to loss occurring only within the period shown in the policy.

The policy, not this brochure, is the contract of insurance, and all coverage is determined by the policy.

Why Student Renters Insurance?

- Purchase student personal property alone or, for the most protection, purchase liability and property coverage together.
- Policy quote and purchase available online 24/7.
- Order from your computer or your phone—next-day coverage available.
- Declarations page and policy delivered electronically.
- No credit or background check needed.



About Us

Gallagher is one of the largest insurance risk management firms in the world. We have over 90 years of experience in the insurance brokerage and risk management industry, and are proven leaders. We pride ourselves on being a socially responsible company, and strive to make a positive impact in our communities and to society as a whole.

Order your policy today.
www.CollegeStudentInsurance.com

Student Renters Insurance



Gallagher

Insurance | Risk Management | Consulting

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Should I add liability insurance?

- Independent students, international students, students not covered under a parent's homeowners policy or students required by a property manager to show separate insurance all should consider liability.
- For less than \$5 per month, you can be protected against a potentially devastating financial loss in the thousands of dollars. Potential claims can come from the property owner for damage to their property, from other tenants or their families, from guests visiting you or even from the general public.

Liability coverage may be added at the time of personal property purchase or added at a later date if you do not yet know your physical residence while attending school.

Liability FAQs.

Who is eligible for this insurance?

Students living in rented residential property or college housing are eligible for this insurance.

Does this policy cover damage done by my pets?

Yes, under your liability cover, bodily injury or property damage that is caused by an animal owned by any insured or in any insured's care is covered up to \$10,000 for any occurrence.

Does this policy include medical payments to others?

Yes, this coverage includes payments up to \$500 for any occurrence on the residence premises.

How do I order liability coverage?

You may order liability coverage at the same time you order your property coverage, if you know the physical address of your residence while attending school. Otherwise, you can come back to this website later and add it to your student property policy by clicking Customer Login in the menu when you know the physical address of your residence.

To purchase coverage or to obtain a quote, please visit us at www.CollegeStudentInsurance.com.

The Gallagher Difference

Gallagher brings you insurance designed specifically for college students, faculty and staff. It costs less than the cost of a homeowners deductible and offers better coverage at very affordable rates.

| COMPARE GALLAGHER STUDENT PERSONAL PROPERTY PLUS® AND INDUSTRY STANDARD HOMEOWNERS POLICY | GALLAGHER AND ALLIANZ | STANDARD HOMEOWNERS |
|---|------------------------------|---------------------------------------|
| Does the policy cover accidental damage? | Yes | No |
| Water spilled, computer screen cracked? | Yes | No |
| What is the lowest deductible that is available? | \$25 | \$500 or higher |
| Coverage for earthquakes and flood? | Yes | No |
| Loss payment type? | Replacement cost value (RCV) | Actual (depreciated) cash value (ACV) |
| Will loss affect family policy? | No | Yes |
| Identity theft expense coverage? | Available to you at no cost | Not offered |

Some homeowners policies can be modified to broaden coverage, but generally cannot offer all that Gallagher offers.

Rather than relying on a parent's homeowners policy, take a closer look at the Student Personal Property Protector Plus® plan and see how you can recover more of your loss—on average between 25% and 200% more.

| Limit of Insurance* | Personal Property Cost | | |
|---------------------|------------------------|-----------------|------------------|
| | \$25 deductible | \$50 deductible | \$100 deductible |
| \$3,000 | 87 | 76 | 69 |
| \$4,000 | 101 | 94 | 87 |
| \$5,000 | 126 | 119 | 112 |
| Most Popular | \$6,000 | 146 | 138 |
| | \$7,000 | 164 | 155 |
| \$8,000 | 180 | 170 | 160 |
| \$9,000 | 196 | 185 | 174 |
| \$10,000 | 214 | 202 | 190 |

*Above rates and options may vary by school. Please visit www.CollegeStudentInsurance.com for your school rates and options.

Personal property FAQs.

Doesn't my homeowners policy cover my student's property?

Not all homeowners policies are the same, but most policies have limitations on certain property that is away from the principal residence. Normally, the lowest deductible in a standard homeowners policy is \$500.

Will this student policy cover all of my student's property if my child resides off campus or travels abroad?

Yes, property is covered on or off campus, anywhere in the world.

Does this plan insure replacement cost coverage?

Yes, this policy will pay to repair or replace your property with a new item of like kind and quality regardless of how old the item.

Will this policy pay if I have other insurance in place?

Yes, this student policy applies first, regardless of other insurance.

Will Gallagher's policy cover property that my son or daughter borrows from the school if that property happens to be stolen or damaged?

Yes, it covers property in the care, custody or control of the insured. Your homeowners policy may not provide this coverage.

What is the process of filing a claim?

Claims can be filed online 24/7. Complete the claim form and a number will be assigned to you. You will receive further instructions by email from the claim department.

What is the difference between the property and liability insurance policies?

The Student Personal Property Plus policy was designed to protect your property and property entrusted to your care. The liability policy is to protect you from claims made against you for bodily injury or property damage to other people or their property for which you are found liable. While the property policy covers your property everywhere in the world, the liability policy applies to claims made against you while a resident at the location shown on your policy as the residence location.

