Dear Students and Parents,

As you make your final preparations for the upcoming school year, we want to ensure you have fully considered even the unexpected. Occasionally, incidents such as theft, fire, flood, and other casualties occur on or around campus which result in damage or loss of your property. Chapman University does not carry insurance to protect your personal belongings and is not responsible for replacing these items. Therefore, the Office of Housing and Residence Life strongly suggests you and your parents make sure you have insurance or are otherwise able to cover these unexpected costs.

The most frequent causes of student property loss are theft and accidental damage (dropping, spilling liquids, etc.). If such event occurs, your out-of-pocket costs to repair or replace can exceed $2,000. **While homeowner policies may provide some coverage, they generally will not cover “breakage” or accidental damage. Furthermore, they usually carry high deductibles ($500+) that effectively leave you paying for property losses yourself. As such, we strongly encourage you to consider a personal property insurance policy for your belongings while attending Chapman.** There are a few specialized programs designed specifically to meet the needs of college students at affordable rates.

While Chapman does not endorse one program over another, we wish to provide you the necessary information to make an informed decision when purchasing your insurance. Below, you will find a list of links to some of the most commonly-selected college student insurance providers. While price is certainly an appealing factor when making a decision, please consider the following questions when buying a policy.

**What risks are covered?**

While there is no insurance available for simply “losing or misplacing” an item, insurance carriers will provide coverage for most other hazards contributing to your loss. With that said, certain carriers cover more perils than others. **Accidental damage, theft, and water damage are generally the risks most pertinent to college students, yet they are not necessarily covered by all policies.** Thus, it is important to know which perils are covered and which perils are excluded by your policy. It is better to be safe and check than assume and be sorry!

**Which deductible should I select?**

A deductible is the amount you will have to pay in the event of a claim before your insurance activates. **While policies with lower deductibles tend to be more expensive, they typically lead to bigger savings in the event of a claim.**

**What limits should I purchase?**

Different students require different limits. To determine which limit is right for you, approximate the total cost of all of your property you will be bringing to school. Most college students find $3,000 to be a sufficient limit; however, please consider purchasing higher limits if you plan on bringing more valuable items (e.g. cameras, jewelry, and musical instruments).
Do I need liability insurance?

While property insurance covers damage to your own property, liability insurance covers property damage and bodily injury to others in the event you are found responsible. Proof of liability insurance is often required when renting off-campus housing or apartments. And while not required, it may be beneficial to have some form of liability coverage while living on campus. Liability insurance may be covered under a homeowner policy, but it may also be covered by purchasing a separate liability policy through one of the insurance providers below.

1. You may have adequate coverage through a Homeowner Policy that is purchased by a parent or guardian. There may be limitations in this coverage, so we encourage you to consult with your agent.

2. College Student Insurance (https://www.collegestudentinsurance.com/)
   - Policies starting at $74 annually for $3,000 property insurance limit with $100 deductible
   - Covers accidental damage, theft, water damage, fire, flood, earthquake and more
   - Deductibles as low as $25
   - Limits ranging from $3,000-$15,000
   - Identity theft included
   - Liability insurance separately available
   
   Click Here to sign up

3. National Student Services, Inc. (NSSI) http://www.nssi.com
   
   Policies starting at $80 annually for $3,000 property insurance with $100 deductible
   
   - Covers accidental damage, theft, water damage, fire, flood, earthquake and more
   - Deductibles as low as $25
   - Limits ranging from $2,000-$20,000
   
   Click Here to sign up
Additional Benefits from Arthur J. Gallagher & Co.

IDENTITY THEFT EXPENSE COVERAGE
As an additional benefit to our policyholders, if you choose, we will add onto your policy identity theft expense coverage 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. Any new or renewing Gallagher policyholder will be eligible to sign up and take advantage of this protection at no cost for the full term of their policy.

LIABILITY INSURANCE ALSO AVAILABLE
Protect yourself against claims or suits against you for Bodily Injury or Damage to Property of Others when you purchase liability insurance protection through Arthur J. Gallagher & Co.

For more information on this separate coverage, please visit us at www.CollegeStudentInsurance.com.

Not available in all states.

Meet Our Property Underwriter

ALLIANZ GLOBAL CORPORATE & SPECIALTY®
Allianz Global Corporate & Specialty® (AGCS) is the Allianz Group’s dedicated global brand for corporate and specialty insurance customers. In the U.S., AGCS Marine Insurance Company provides insurance and risk management consultancy across the whole spectrum of marine products. AGCS also insures aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), liability and Property insurance, including International Insurance Programs. AGCS has a Financial Strength Rating of AA (Very Strong) from Standard & Poor’s and of A+ (Superior) from A.M. Best. See the AGCS website at www.agcs.allianz.com for further details.

Allianz is the registered service mark of Allianz SE, and is used with permission.

The Gallagher Guarantee
Arthur J. Gallagher & Co. guarantees that you will be happy with your coverage and backs it with a 30-day full refund—no-questions-asked guarantee. If you are not happy with your policy for any reason, just return it to us marked “cancel” and we will immediately refund your payment in full.

Should you wish to cancel at any later date, simply return the policy for a pro rata refund subject to a $45 minimum premium charge. We may cancel this policy by notifying you in writing.

PROPERTY INSURED
Your policy insures all personal property owned by you or in your direct care, custody or control. Any student faculty, or school staff member is 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 of any kind, including vehicle accessories.

LIMITS OF LIABILITY
The maximum liability for any one loss is limited to the total amount of your policy.

OTHER RESTRICTIONS
• Bicycles are limited to $2,000.
• Items in storage must be stored in climate-controlled with limited public access facilities.
• 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.

Personal Property Inventory
To calculate the value of your personal property, use the inventory list below. Consider adding $1,000 to the total for things that you may acquire.

<table>
<thead>
<tr>
<th>ITEM</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laptop/Computer</td>
<td>$</td>
</tr>
<tr>
<td>Cell Phone/Smart Phone</td>
<td>$</td>
</tr>
<tr>
<td>Tablet/Pad</td>
<td>$</td>
</tr>
<tr>
<td>TV/OVO/Game Console</td>
<td>$</td>
</tr>
<tr>
<td>MP3 Player/Ipad</td>
<td>$</td>
</tr>
<tr>
<td>Digital Camera/Photo Gear</td>
<td>$</td>
</tr>
<tr>
<td>Musical Instruments</td>
<td>$</td>
</tr>
<tr>
<td>Sports Equipment</td>
<td>$</td>
</tr>
<tr>
<td>Textbooks</td>
<td>$</td>
</tr>
<tr>
<td>Clothes</td>
<td>$</td>
</tr>
<tr>
<td>Furniture</td>
<td>$</td>
</tr>
<tr>
<td>Other property</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

List below only jewelry, musical instruments, or fine arts that are valued over $2,000. See special limits under “Other Restrictions.”

INDIVIDUAL ITEMS $2,000+ VALUE

<table>
<thead>
<tr>
<th>ITEM</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

Arthur J. Gallagher & Co.

© 2014 Arthur J. Gallagher & Co.

316 Maxwell Rd., Suite 100 | Alpharetta, GA 30009
888.411.4911 | Fax 678.832.4910
**The Gallagher Advantage**

- Identity Theft Expense Coverage option available to all policyholders at no extra cost.
- Affordable innovative protection insuring college student property on-campus, off-campus and worldwide.
- The cost is much less than a Homeowners deductible and offers broader coverage at affordable rates.
- Protect yourself against lawsuits and legal expenses with a General Liability policy through Arthur J. Gallagher & Co.

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**FAQ**

- **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.

- **Is this plan insuring 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.

---

**See the difference!**

**COMPARE GALLAGHER STUDENT PERSONAL PROPERTY PROTECTOR PLUS® AND INDUSTRY STANDARD HOMEOWNERS POLICY**

<table>
<thead>
<tr>
<th></th>
<th>GALLAGHER &amp; ALLIANZ</th>
<th>STANDARD HOMEOWNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the policy cover accidental damage?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Water spilled, computer screen cracked</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>What is the lowest deductible that is available?</td>
<td>$25</td>
<td>$500 or higher</td>
</tr>
<tr>
<td>Coverage for earthquakes and flood</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Loss payment type</td>
<td>RCV</td>
<td>ACV</td>
</tr>
<tr>
<td>Loss payment type</td>
<td>(Replacement Current Value)</td>
<td>(Actual (depreciated) Cash Value)</td>
</tr>
<tr>
<td>Will loss affect family policy?</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Identity theft expense coverage</td>
<td>Available to you at no cost</td>
<td>Not offered</td>
</tr>
</tbody>
</table>

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

---

**YES, I WOULD LIKE TO ORDER STUDENT PERSONAL PROPERTY PROTECTOR PLUS®**

Underwritten by Allianz Global Corporate & Specialty

Sign up online at www.CollegeStudentInsurance.com for immediate coverage, or complete the form below. See Replacement Cost Coverage chart for premiums.

**Effective Date (in or after postmark date):**

**Insurance Amount:**

- $25
- $50
- $100

**Deductible Amount:** (check one)

- $25
- $50

**Annual Premium:**

- **$**

**Plus $10 policy processing fee (save $10 by ordering online)**

<table>
<thead>
<tr>
<th></th>
<th>$10.00</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Payment</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

- **Enclosed is check payable to Arthur J. Gallagher & Co.**
- **Visa**
- **AmEx**
- **MasterCard**
- **Discover**

**Account No.:**

**Expiration Date (month/year):**

**Security Code (the 3 or 4 digit number on your credit card):**

**Your policy will be sent to the following address (please print):**

**Student’s Name:**

**Permanent Home Address:**

**City/State/Zip:**

**Telephone:**

**Email:**

**College or University:**

**City/State:**

Order Liability Coverage online:

www.CollegeStudentInsurance.com

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Arthur J. Gallagher & Co.

Please mail this form to:

Arthur J. Gallagher & Co.

316 Maxwell Road, Suite 100
Alpharetta, GA 30009
Every year college students lose millions of dollars worth of personal property from theft, fire, flood, vandalism, natural disasters and accidental damage.

We cover their:
- Laptops
- Cameras
- iPods
- iPhones/Cell Phones
- Clothing
- Furniture
- And MUCH more!

For pennies a day you and your student can be protected against financial hardships caused by loss of property. The STUDENT PERSONAL PROPERTY PLAN is officially recognized by over 2000 colleges and universities in the United States. This plan protects your financial investment in personal property and guarantees your satisfaction.

<table>
<thead>
<tr>
<th>PROPERTY COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing</td>
</tr>
<tr>
<td>Coats, shoes, jeans, shirts, etc.</td>
</tr>
<tr>
<td>Musical Instruments</td>
</tr>
<tr>
<td>Guitars, violins, pianos, etc.</td>
</tr>
<tr>
<td>Sports Equipment</td>
</tr>
<tr>
<td>Golf clubs, skateboards, etc.</td>
</tr>
<tr>
<td>Linens</td>
</tr>
<tr>
<td>Sheets, towels, blankets, etc.</td>
</tr>
<tr>
<td>Textbooks</td>
</tr>
<tr>
<td>School supplies, calculators, etc.</td>
</tr>
<tr>
<td>Electrical</td>
</tr>
<tr>
<td>TVs, DVD players, refrigerators, etc.</td>
</tr>
</tbody>
</table>

Please visit our website [www.nssi.com](http://www.nssi.com) for more information or call 800-256-6774 to speak to a Customer Service Representative.

Our application only takes 5 minutes to complete; It only takes seconds for your laptop to be stolen!

Protect your investment with *National Student Services*!
Print Application

Replacement Cost Coverage Premium Table

WORLDWIDE COVERED LOSSES
Accidental damage, theft, fire, flood, natural disaster and power surge due to lightning.

<table>
<thead>
<tr>
<th>Coverage Amount (Replacement Cost)</th>
<th>Annual Premium $25 Deductible</th>
<th>Annual Premium $50 Deductible</th>
<th>Annual Premium $100 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>$66</td>
<td>$61</td>
<td>$55</td>
</tr>
<tr>
<td>$3,000</td>
<td>$83</td>
<td>$77</td>
<td>$72</td>
</tr>
<tr>
<td>$4,000</td>
<td>$110</td>
<td>$105</td>
<td>$99</td>
</tr>
<tr>
<td>$5,000</td>
<td>$138</td>
<td>$132</td>
<td>$127</td>
</tr>
<tr>
<td>$6,000</td>
<td>$160</td>
<td>$154</td>
<td>$149</td>
</tr>
<tr>
<td>$7,000</td>
<td>$182</td>
<td>$176</td>
<td>$171</td>
</tr>
<tr>
<td>$8,000</td>
<td>$198</td>
<td>$193</td>
<td>$187</td>
</tr>
<tr>
<td>$9,000</td>
<td>$215</td>
<td>$209</td>
<td>$204</td>
</tr>
<tr>
<td>$10,000</td>
<td>$231</td>
<td>$226</td>
<td>$220</td>
</tr>
</tbody>
</table>

If you have a NSSI policy, please renew your existing policy. Do not apply for a new policy. For coverage amounts over $10,000 or without Accidental Coverage, please call or go on-line.

STUDENT INFORMATION
(PLEASE TYPE OR PRINT)

Student's Name* ____________________________________ ___________________________________________________

Classification* □ FR □ SO □ JR □ SR □ Grad □ Faculty/Staff

School State* _______________ College/University* __________________________

Parent/Guardian* __________________________________ ___________________________________________________

Home Address* __________________________________ ___________________________________________________

City* _____________ State* _______ Zip* ___________ Home Phone* ___________ Cell Phone __________

Parent/Guardian E-mail* __________________________ ____________________________________________

(This is where your policy declaration, password and booklet will be sent.)

*Required Fields

PAYMENT INFORMATION

Premium Amount $ __________
(Choose from the table above)

Processing Fee* $ __________

Immediate Alert Option: Include 29.95 $ *__________

Total Amount Due $ __________

THE EFFECTIVE DATE IS 24 HOURS AFTERS AFTER THE POSTMARK DATE.
If you would like for the policy to start at a later date, what date?

METHOD OF PAYMENT

☐ Check or Money Order Enclosed
☐ Charge to my ☐ Visa ☐ Master Card ☐ American Express ☐ Discover

Acct. No. __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __

Expiration Date __ / __ CCV# __ __ __

Cardholder's Name __________________________________________

Cardholder Signature ________________________________________

Cardholder's Billing Address

City ___________ State ___________ Zip ___________

Mail completed application to: National Student Services, Inc. – PO Box 2137 – Stillwater, OK 74076