



July 2016

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 an 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



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.

ITEM	VALUE
Laptop/Computer	\$
Cell Phone/Smart Phone	\$
Tablet/IPad	\$
TV/OVO/Game Console	\$
MP3 Player/iPod	\$
Digital Camera/Photo Gear	\$
Musical Instruments	\$
Sports Equipment	\$
Textbooks	\$
Clothes	\$
Furniture	\$
Other property	\$
Total	\$

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
	\$
	\$
	\$

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.

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.

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Arthur J. Gallagher & Co.

316 Maxwell Rd., Suite 100 | Alpharetta, GA 30009
888.411.4911 | Fax 678.832.4910
www.CollegeStudentInsurance.com | www.ajg.com

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College Student Renters Insurance

STUDENT PERSONAL PROPERTY PROTECTION PLUS®



Arthur J. Gallagher & Co.



Arthur J. Gallagher & Co. 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.

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.

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.

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.

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.

Does this policy cover Bodily Injury or Property Damage Liability for which the student is legally liable?

The Student Property policy does not cover legal liability to others. Liability coverage can be purchased through Gallagher along with your Property policy. You will be asked during the policy ordering process if you want Liability coverage.

REPLACEMENT COST VALUATION COVERAGE			
Limit of Insurance*	\$25 Deductible*	\$50 Deductible*	\$100 Deductible*
	ANNUAL PREMIUM*	ANNUAL PREMIUM*	ANNUAL PREMIUM*
\$ 3,000	87	76	69
4,000	101	94	87
5,000	126	119	112
6,000	146	138	130
7,000	164	155	146
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.

See the difference!

COMPARE GALLAGHER STUDENT PERSONAL PROPERTY PLUS® AND INDUSTRY STANDARD HOMEOWNERS POLICY	GALLAGHER & 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	RCV [Replacement Current Value]	ACV [Actual (depreciated) Cash Value]
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.

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 On or after postmark date: _____

Insurance Amount: \$ _____

Deductible Amount: (check one) ☐ \$25 ☐ \$50 ☐ \$100

Annual Premium: \$ _____

Plus \$10 policy processing fee (save \$5 by ordering online) \$ **10.00**

Total Payment \$ _____

☐ 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: _____

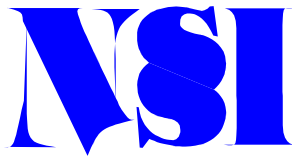
Year in School: ☐ FR ☐ SO ☐ JR ☐ SR ☐ Grad ☐ Faculty ☐ Staff

Order Liability Coverage online:
www.CollegeStudentInsurance.com



Arthur J. Gallagher & Co.

Please mail this form to:
Arthur J. Gallagher & Co.
316 Maxwell Road, Suite 100
Alpharetta, GA 30009



STUDENT PERSONAL PROPERTY INSURANCE ■ INSURING STUDENTS SINCE 1971

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!

**We cover college-level
students, faculty and staff
WORLDWIDE!**

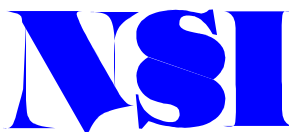
For pennies a day you and your student can be protected against financial hardships caused by loss of property. The STUDENT PERSONAL PROPERTY PLAN is officially recognized by over 2000 colleges and universities in the United States. This plan protects your financial investment in personal property and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

PROPERTY COVERED					
Clothing	Furniture	Sports Equipment	Linens	Textbooks	Electrical
Coats, shoes, jeans, shirts, etc.	Chairs, tables, sofas, beds, etc.	Golf clubs, skateboards, etc.	Sheets, towels, blankets, etc.	School supplies, calculators, etc.	TVs, DVD players, refrigerators, etc.
Musical Instruments	Photographic Equipment	Computers	Jewelry*	Bicycles*	Electronic Devices
Guitars, violins, pianos, etc.	Cameras, lenses, etc.	Laptops, desktops, printers, etc.	Rings, watches, etc. *Limited to 20% of the policy	*Limited to \$500 per claim	Cell phones, PDA's, game consoles, etc.

Please visit our website 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.			
Coverage Amount (Replacement Cost)	Annual Premium \$25 Deductible	Annual Premium \$50 Deductible	Annual Premium \$100 Deductible
\$2,000	\$66	\$61	\$55
\$3,000	\$83	\$77	\$72
\$4,000	\$110	\$105	\$99
\$5,000	\$138	\$132	\$127
\$6,000	\$160	\$154	\$149
\$7,000	\$182	\$176	\$171
\$8,000	\$198	\$193	\$187
\$9,000	\$215	\$209	\$204
\$10,000	\$231	\$226	\$220

If you have a NSI 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* \$ 10.00

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?

*\$5.00 processing fee
if ordering on-line

METHOD OF PAYMENT

☐ Check or Money Order Enclosed

☐ Charge to my ☐ Visa ☐ MasterCard ☐ American Express ☐ Discover

Acct. No. _____

Expiration Date ____ / ____ CCV# _____

Cardholder's Name

Cardholder Signature

Cardholder's Billing Address

City

State

Zip

A ☐ **Policy Automatic Renewal** - Make sure my policy doesn't expire! My Student Protection Policy will be automatically renewed at the end of each policy year and my credit card will be charged premium due until I choose to cancel my protection.

B ☐ **Immediate Alert Automatic Renewal** - Make sure my membership doesn't expire! My Student Membership will be automatically renewed at the end of each membership year and my credit card will be charged the amount due until I choose to cancel my membership.

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