



## 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	\$
<b>Total</b>	<b>\$</b>

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](http://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](http://www.agcs.allianz.com) for further details.

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Arthur J. Gallagher & Co.

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888.411.4911 | Fax 678.832.4910  
[www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com) | [www.ajg.com](http://www.ajg.com)

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## College Student Renters Insurance for Rochester Institute of Technology

### 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.

ROCHESTER INSTITUTE OF TECHNOLOGY			
REPLACEMENT COST VALUATION COVERAGE			
Limit of Insurance*	\$25 Deductible	\$50 Deductible	\$100 Deductible
	ANNUAL PREMIUM	ANNUAL PREMIUM	ANNUAL PREMIUM
\$ 2,000	60	55	50
4,000	91	83	77
6,000	131	105	99
8,000	162	127	121
10,000	193	149	143
12,000	218	171	165
20,000	292	259	253

## Additional Insurance Coverage for RIT Photo/Film Students



CSI Insurance caters to college students like you, who are required to rent or borrow expensive photo equipment during the academic year.

After purchasing a personal property insurance policy through CSI, you are automatically eligible to purchase ALL risk coverage for photography-related equipment that is rented or borrowed for short-term periods\* up to an additional \$25,000 in value per occurrence.

An additional \$60 is all you pay for the entire policy period, regardless how many times you check out photo/film gear from school.

Both your Student Property policy and an endorsement for this added coverage will be sent to the Permanent Home Address you complete in the brochure form.

\*Short-term period means 30 days or less at a time.



## YES, I WOULD LIKE TO ORDER

### STUDENT PERSONAL PROPERTY PROTECTOR PLUS®

Underwritten by Allianz Global Corporate & Specialty

Sign up online at [www.CollegeStudentInsurance.com](http://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**

Photo/Film Endorsement – \$60 \$ \_\_\_\_\_

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](http://www.CollegeStudentInsurance.com)

 Arthur J. Gallagher & Co.

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