

FAQ

HOW DO I ORDER A POLICY?

Please visit the following website to sign up: www.gallagherstudent.com/property. After purchasing, you will receive an electronic copy of your policy via email and will be able to access your policy online using your policy number.

HOW DO I ADD LIABILITY COVERAGE?

You may order liability coverage at the same time you order your property coverage by selecting the “Yes” to liability coverage online on the quoting screen. You may also add liability coverage at a later date by logging into your account.

HOW DO I FILE A CLAIM?

Claims can be filed online 24/7. Please visit the following website: www.collegestudentinsurance.com.

WHERE CAN I FIND A COPY OF MY POLICY?

You can find a copy of your policy by logging into your account at: www.collegestudentinsurance.com.

CAN I ADD MY LANDLORD/PROPERTY MANAGER'S INTERESTED PARTY INFORMATION TO MY LIABILITY POLICY?

Yes, you may add interested party information online during the purchase process, or after the policy is bound by calling our specialists at 888.411.4911.

WILL THE PERSONAL PROPERTY POLICY COVER MY PROPERTY OFF CAMPUS OR WHILE I'M TRAVELING ABROAD?

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

WILL THE PERSONAL PROPERTY POLICY COVER PROPERTY THAT I BORROW FROM MY 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.

WHO DO I CONTACT IF I HAVE A QUESTION?

This plan is administered by Gallagher. For more information about the program, please visit www.collegestudentinsurance.com.

If you have questions that are not addressed on the website, please call **888.411.4911** and identify yourself as a College Student Insurance customer.

The Gallagher Way. Since 1927.

Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future.

Gallagher has divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions, and third-party administrations and claims processing. As one of the largest insurance brokers in the world, Gallagher has more than 850 offices in 48 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are—we're nearby.

Order your policy today.

www.gallagherstudent.com/property

P: 888.411.4911 | F: 678.832.4910

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Atlanta, GA 30338



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GGB37776

Student Renters Insurance

EASY, AFFORDABLE STUDENT PERSONAL PROPERTY AND LIABILITY INSURANCE



Gallagher

Insurance | Risk Management | Consulting

OUR PROGRAM FEATURES

1

A very affordable annual fee — starting at less than \$90/year for personal property coverage and as low as \$42/year for liability coverage.

2

Protection for your personal property up to \$15,000, and liability protection for claims made against you for injury to others or damage to your apartment or dorm that you are held responsible for up to \$100,000.

3

24/7 protection while participating in the plan—subject to plan terms, and the insurance policy terms and conditions.

Personal property protection.

Affordable property protection with limits available from \$3,000 to \$15,000 and a deductible as low as \$25.

Rates for this coverage start at around \$87 per year. Having to unexpectedly replace your personal belongings, like your laptop, phone, or clothing, can be stressful and expensive. We can help by protecting you from accidental damage, water, fire, theft and more. We also offer replacement cost coverage, which means we will not depreciate the value of your property.

Liability protection.

Affordable liability protection with a limit of \$100,000 and medical payments expense protection with a \$1,000 limit.

Rates for this coverage start at around \$42 per year.

This plan protects you against claims for damage to your rental unit or dorm caused by fire, water, smoke or explosion, and liability claims arising from bodily injury to your guests from incidents like trips and falls, as well as damage to the property of others for which you are liable.

FIRE | WATER | SMOKE | EXPLOSION

We make it easy.

Gallagher Student Renters Insurance is designed to make your life easier. To sign up, simply visit www.gallagherstudent.com/property. In a few easy steps, you can quote and purchase your policy online without the hassle of dealing with an insurance agent. Here are a few benefits our program provides:

Instant approval

No credit check

Online access to your policy

Electronic claim filing

Fast claims service

Affordable rate

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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See the difference!

Compare the Gallagher Student Personal Property Plus® with your industry-standard homeowners policy.

	GALLAGHER	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.

