

Student Personal Property

Occasionally, incidents such as fire, theft, flood and other casualties occur on campus and may result in damage or loss to a student's property. Auburn University does not carry insurance on resident's belongings and will not pay to replace them. Therefore, we strongly encourage parents and students to make sure they are able to cover these unexpected costs or secure insurance protection for their personal property. Here are some frequently asked questions regarding student personal property and how to protect it:

What are some of the most frequent causes of loss to student property?

Theft and Accidental Damage (dropping, spilling liquids, similar events)

Doesn't my parents' Homeowner's Insurance cover my personal property?

Homeowner policies may provide limited coverage, but generally do not cover "breakage" or accidental damage and usually have high deductibles that effectively leave most student property losses unrecoverable. For this reason, students are strongly encouraged to have a personal property insurance policy for their belongings while living on campus.

Where can I purchase insurance to cover my personal property?

You can purchase renters insurance from any agent of your choosing. Auburn University has made arrangements with Arthur J. Gallagher & Co. as our preferred provider, to offer specialized student property protection insurance. Their policy includes provisions not found in standard renters' insurance policies, including:

- Replacement Cost Valuation
- Coverage for Flood and Earthquake damage
- Deductibles starting as low as \$25
- Worldwide Coverage Territory
- Limited Identity Theft Expense Coverage

Please go to the following website for more information and to purchase coverage: www.CollegeStudentInsurance.com

How much can I expect to pay for coverage?

Pricing will depend on the coverage chosen. A policy with a \$5,000 limit and a \$100 deductible costs around \$112 a year.

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

No. Liability coverage can be purchased through Gallagher along with your Property Policy. You will be asked during the ordering process if you want to purchase Liability Coverage.

Who is eligible for coverage?

All enrolled students, whether living on campus or not, are eligible. Faculty and staff are also eligible to purchase coverage.

How do I file a claim?

By logging into your online account at www.CollegeStudentInsurance.com.

Being without certain property like laptops, phones, and other equipment needed for school can have an adverse effect on academic performance. Here are some steps you can take to mitigate any personal property losses you might experience:

- Before leaving for school, place all the property that will be taken to school in a room and take pictures of it all together.
- Take close-up pictures of the more expensive items in order to capture the make, model, and other distinguishing marks.
- Make a list of the property and show the date and place of purchase as well as the purchase price. Keep the list and pictures at home. This will help you determine the value of the property that is going off to school and provide valuable support in the event of a property loss.



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