### STUDENT PERSONAL PROPERTY INSURANCE

**For College / University Life**

**ARE YOU COVERED?**

<table>
<thead>
<tr>
<th></th>
<th>CSI Insurance Agency, Inc.</th>
<th>STANDARD HO POLICY</th>
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<tbody>
<tr>
<td><strong>What does this cover?</strong></td>
<td>All Causes of Personal Property Loss Including Theft &amp; Damage</td>
<td>Only Specifically Named Causes of Loss</td>
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<td><strong>What is the Deductible?</strong></td>
<td>As Low as $25</td>
<td>$500 or More</td>
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<td><strong>Does it cover drops, spills, earthquake, flood, and sewer backups?</strong></td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Is this On &amp; Off Campus?</strong></td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td><strong>Does it cover School Property in my Care?</strong></td>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

Take a Look at The Difference: CSI’s SPPP will always reimburse you more for a covered personal property loss than an HO or Renters policy...

[www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com)
MAJOR DIFFERENCES BETWEEN AN HO POLICY AND STUDENT PROPERTY INSURANCE:

1) Significantly Higher % of Recovery With Low Deductibles Offered through CSI – $25 Deductible Option Available to All Students

2) Avoids filing claims onto parent’s policy and blemishing loss history

3) Cost of the policy is much less than the cost of a Homeowner’s deductible - Most popular plan costs less than $10 per month

4) No limitations on laptops, iPods, smartphones or any other popular devices

5) 3rd party property coverage – any property in care, custody or control of student insured

6) Worldwide Protection – coverage for students overseas and living off campus

7) Provides economical and no-hassle way to adequately insure college student valuables – no inventory list needed at time of policy purchase

COLLEGE STUDENT PERSONAL PROPERTY LOSS AND STATISTICS

• Based on our database, we can project nationwide nearly 1.5 million personal property losses will occur both on and off college campuses each year.

• The average college student property loss value per occurrence is nearly $700.

• Nationally, the most common cause of loss suffered by college students is Accidental Damage (53%) followed by Theft (42%).

• In the US, the most common claimed student personal property item is Cell/Smart phones (37%) followed by Computers/Laptops (30%).

• Majority of College Students will suffer damage or theft at least once to their personal property item over the course of their college career.

• The most severe causes of loss to college student personal property are:
  - Water/Flood damage from sprinkler heads
  - Tornado and storm events that cause power surge, flood and wind damage
  - Fire/Smoke damage

1 CSI Insurance Agency, Inc. Database