

Comparison of:

CSI Student Personal Property Protector Plus

vs.

Industry Standard Homeowner's Policy - for student property away from home

*coverage comparison as of 01/01/09*

	COMPARE THE DIFFERENCE	CSI & Fireman's Fund	Homeowner's Policy HO 00 04 10 100
1	Will the policy pay first if I have a loss, even if I have other insurance	YES	NO
2	Does the policy cover theft?	YES	YES
3	If my computer has computer tracking software installed on it at the time that it's stolen, will my deductible be waived	YES	NO
4	If I study abroad during the school year, does the policy still cover my personal property?	YES	YES
5	Is the school's personal property in my possession covered?	YES	MAYBE
6	If I borrow or use school equipment, will it be covered under my policy?	YES	MAYBE
7	What's the maximum limit of coverage that's available?	25,000 +	10% of HO Policy contents limit
8	What is the lowest deductible that is available?	\$25	Normally \$500
9	Does the policy cover accidental loss or damage?	YES	NO
10	If a liquid is spilled on my computer, will my policy cover the damage?	YES	NO
11	If my status drops from Full to Part-time am I still covered?	YES	NO
12	If my \$399 iPod, with \$100 of music on it, is stolen, how much can I recover?	\$474	\$0
13	Does my policy cover damage due to earthquakes and all types of flood damage?	YES	NO
14	If I drop my computer and crack the screen, will it be covered?	YES	NO
15	If my portable DVD or CD player and accessories, valued at \$2,000 are stolen from my car, what will I recover after the policy deductible?	\$1,975	\$1,000
16	Will the policy cover jewelry valued at \$2,000 or more?	YES	NO
17	How much can I receive if my \$3,000 necklace is stolen?	\$2,975	\$1,500
18	Can I get coverage for \$5,000 of jewelry?	YES	MAYBE
19	If I use my computer to earn income is coverage restricted?	NO	YES
20	What limit of coverage do I have for property used to earn income?	Policy Limit	\$500
21	Can I file my claim online 24/7?	YES	MAYBE
22	Is Replacement Cost Coverage Standard?	YES	NO
23	How is value of loss calculated?	Replacement Cost	Depreciated Value of Property
24	When I file a claim, is a picture of the property and an inventory list of items sufficient?	YES	MAYBE
25	Do you offer limited peril or broad form coverage?	Broad Form	Limited Named Perils
26	Can I receive free computer tracking software with my policy?	YES	NO
27	What does computer tracking software cost if I'm insured with you?	FREE	\$89 / year
28	Are sewer backup claims covered?	YES	NO
*	Some Homeowner's Policies can be modified to broaden coverage but generally can not offer all that CSI offers.		
**	Average claims paid under CSI coverage are between 25% and 200% more than would be recovered under a Homeowner's policy.		