

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*

		CSI & Fireman's Fund	Homeowner's Policy HO 00 04 10 100
<b>COMPARE THE DIFFERENCE</b>			
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 I study abroad during the school year, does the policy still cover my personal property?	YES	YES
4	Is the school's personal property in my possession covered?	YES	MAYBE
5	If I borrow or use school equipment, will it be covered under my policy?	YES	MAYBE
6	What is the lowest deductible that is available?	\$25	Normally \$500
7	Does the policy cover accidental loss or damage?	YES	NO
8	If a liquid is spilled on my computer, will my policy cover the damage?	YES	NO
9	If my status drops from Full to Part-time am I still covered?	YES	NO
10	If my \$399 iPod, with \$100 of music on it, is stolen, how much can I recover?	\$474	\$0
11	Does my policy cover damage due to earthquakes and all types of flood damage?	YES	NO
12	If I drop my computer and crack the screen, will it be covered?	YES	NO
13	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
14	What limit of coverage do I have for property used to earn income?	Policy Limit	\$500
15	Can I file my claim online 24/7?	YES	MAYBE
16	Is Replacement Cost Coverage Standard?	YES	NO
17	How is value of loss calculated?	Replacement Cost	Depreciated Value of Property
18	When I file a claim, is a picture of the property and an inventory list of items sufficient?	YES	MAYBE
19	Do you offer limited peril or broad form coverage?	Broad Form	Limited Named Perils
20	Is damage from an electrical surcharge to my computer covered?	YES	MAYBE
21	Is damage from an earthquake covered?	YES	NO
22	Is damage from flood covered?	YES	NO
23	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.		