



The Real Differences Between :
CSI's Student Personal Property Protector Plus®
vs.

Standard HO4 / 03 Homeowners Policy - student property away from home

	CSI's Personal Property Protector Plus®	Standard Homeowner's Policy of Parent
PRICE	<ul style="list-style-type: none"> • Costs less than the cost of a Homeowner's deductible • Premiums start as low as \$50 per calendar year for \$2,000 limit of insurance. • Most popular plan at \$5k limit costs less than \$10 per month. 	<ul style="list-style-type: none"> • Price reflects the cost to insure the Parent's home and belongings Varies by state, limits and coverage extensions. • International, independent and part time students <u>are not covered</u> under a parent's policy
COVERAGE	<ul style="list-style-type: none"> • Covers any part-time or full-time student and even those students commuting. • All-risk coverage including protection against theft, fire, water, accidental breakage, earthquake, flood, and vandalism. • NO limitations on laptops, iPods, smart phones or any other popular electronics. • Worldwide protection – coverage for student overseas and living off campus. • 3rd party property coverage – any property in care, custody or control of student insured. • Replacement Cost Value coverage – policy pays the retail cost for damaged or stolen items at the time of loss. • Limits of insurance offered up to \$25,000. 	<ul style="list-style-type: none"> • High deductibles – zero or little recovery on student belongings (cellphones, computers, iPods, textbooks, video games, etc.) that fall under the homeowner's policy deductible. • Certain major causes of loss excluded by the standard HO policy, e.g.; accidental damage, earthquake, flood. • Limitations or no coverage on certain student property. • Coverage limited to only 10% of the HO policy's limit of insurance for personal property ... <u>if a full time, dependent student.</u> • Certain location restrictions – students attending schools near coastal or high-risk flooding areas may not be eligible for extended coverage.
BENEFITS	<ul style="list-style-type: none"> • Significantly higher % of recovery with low deductibles - \$25, \$50, & \$100 options offered. • Avoids filing claims onto parent's policy and blemishing loss history. • Provides economical and no-hassle way to adequately insure college student valuables – no inventory list needed at time of policy purchase. • 24/7 online claims filing access. • Fast-track handling of claims – payments received within 2-4 weeks from claim date and after requested documents received. • Complementary Computer Tracking software for all CSI Policyholders. 	<ul style="list-style-type: none"> • Extension of liability coverage to student if a dependent of insured parent and a full time student.