



Additional Benefits from Arthur J. Gallagher & Co.

IDENTITY THEFT EXPENSE COVERAGE

As an additional benefit to our policyholders, if you choose, we will add onto your policy identity theft expense coverage at no extra cost. You will retain this coverage as long as your personal property policy remains in force. This valuable benefit will pay you up to \$5,000 for identity fraud expenses that are incurred because of an unlawful act using the student's means of identity. Any new or renewing Gallagher policyholder will be eligible to sign up and take advantage of this protection at no cost for the full term of their policy.

LIABILITY INSURANCE ALSO AVAILABLE

Protect yourself against claims or suits against you for Bodily Injury or Damage to Property of Others when you purchase liability insurance protection through Arthur J. Gallagher & Co.

For more information on this separate coverage, please visit us at www.CollegeStudentInsurance.com.

Not available in all states.

Meet Our Property Underwriter

ALLIANZ GLOBAL CORPORATE & SPECIALTY®

Allianz Global Corporate & Specialty® (AGCS) is the Allianz Group's dedicated global brand for corporate and specialty insurance customers. In the U.S., AGCS Marine Insurance Company provides insurance and risk management consultancy across the whole spectrum of marine products. AGCS also insures aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), liability and Property insurance, including International Insurance Programs. AGCS has a Financial Strength Rating of AA (Very Strong) from Standard & Poor's and of A+ (Superior) from A.M. Best. See the AGCS website at www.agcs.allianz.com for further details.

Allianz is the registered service mark of Allianz SE, and is used with permission.



Arthur J. Gallagher & Co.

316 Maxwell Rd., Suite 100 | Alpharetta, GA 30009
888.411.4911 | Fax 678.832.4910
www.CollegeStudentInsurance.com | www.ajg.com

© 2014 Arthur J. Gallagher & Co.
Q:\2014\BSD\05\24693A



College Student Renters Insurance

STUDENT PERSONAL PROPERTY PROTECTION PLUS®



Arthur J. Gallagher & Co.

Personal Property Inventory

To calculate the value of your personal property, use the inventory list below. Consider adding \$1,000 to the total for things that you may acquire.

ITEM	VALUE
Laptop/Computer	\$
Cell Phone/Smart Phone	\$
Tablet/iPad	\$
TV/OVO/Game Console	\$
MP3 Player/iPod	\$
Digital Camera/Photo Gear	\$
Musical Instruments	\$
Sports Equipment	\$
Textbooks	\$
Clothes	\$
Furniture	\$
Other property	\$
Total	\$

List below **only** jewelry, musical instruments, or fine arts that are valued over \$2,000.

See special limits under "Other Restrictions."

INDIVIDUAL ITEMS	\$2,000+ VALUE
	\$
	\$
	\$

The Gallagher Guarantee

Arthur J. Gallagher & Co. guarantees that you will be happy with your coverage and backs it with a 30-day full refund—no-questions-asked guarantee. If you are not happy with your policy for any reason, just return it to us marked "cancel" and we will immediately refund your payment in full.

Should you wish to cancel at any later date, simply return the policy for a pro rata refund subject to a \$45 minimum premium charge. We may cancel this policy by notifying you in writing.

PROPERTY INSURED

Your policy insures all personal property owned by you or in your direct care, custody or control. Any student faculty, or school staff member is eligible.

PROPERTY EXCLUDED

Your policy does not cover the following:

- Financial documents, stocks, cash, intellectual property, transportation or other tickets, bullion, manuscripts or mechanical drawings.
- Unexplained loss.
- Automobiles, motorized vehicles of any kind, including vehicle accessories.

LIMITS OF LIABILITY

The maximum liability for any one loss is limited to the total amount of your policy.

OTHER RESTRICTIONS

- Bicycles are limited to \$2,000.
- Items in storage must be stored in climate-controlled with limited public access facilities.
- Jewelry, watches, precious stones or metals, fine arts and musical instruments are limited to \$2,000 unless scheduled.

PERIOD OF COVERAGE

Coverage shall apply to loss occurring only within the period shown in the policy.

The policy, not this brochure, is the contract of insurance and all coverage is determined by the policy.



Arthur J. Gallagher & Co. brings you insurance designed specifically for college students, faculty and staff. It costs less than the cost of a Homeowners deductible, and offers better coverage at very affordable rates.

Rather than relying on a parent's Homeowners policy, take a closer look at the **Student Personal Property Protector Plus®** plan and see how you can recover more of your loss—on average between 25% and 200% more.

The Gallagher Advantage

- Identity Theft Expense Coverage option available to all policyholders at no extra cost.
- Affordable innovative protection insuring college student property on-campus, off-campus and worldwide.
- The cost is much less than a Homeowners deductible and offers broader coverage at affordable rates.
- Protect yourself against lawsuits and legal expenses with a General Liability policy through Arthur J. Gallagher & Co.

FAQ

Doesn't my Homeowners policy cover my student's property?

Not all Homeowners policies are the same, but most policies have limitations on certain property that is away from the principal residence. Normally the lowest deductible in a standard Homeowners policy is \$500.

Will this student policy cover all of my student's property if my child resides off-campus or travels abroad?

Yes. Property is covered on or off campus, anywhere in the world.

Is this plan insuring Replacement Cost Coverage?

Yes. This policy will pay to repair or replace your property with a new item of like kind and quality regardless of how old the item.

Will this policy pay if I have other insurance in place?

Yes. This student policy applies first regardless of other insurance.

Will Gallagher's policy cover property that my son or daughter borrows from the school if that property happens to be stolen or damaged?

Yes, it covers property in the care, custody or control of the insured. Your Homeowners policy may not provide this coverage.

What is the process of filing a claim?

Claims can be filed online 24/7. Complete the claim form and a number will be assigned to you. You will receive further instructions by email from the claim department.

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

The Student Property policy does not cover legal liability to others. Liability coverage can be purchased through Gallagher along with your Property policy. You will be asked during the policy ordering process if you want Liability coverage.

REPLACEMENT COST VALUATION COVERAGE

Limit of Insurance*	\$25 Deductible*	\$50 Deductible*	\$100 Deductible*
	ANNUAL PREMIUM*	ANNUAL PREMIUM*	ANNUAL PREMIUM*
\$ 3,000	87	76	69
4,000	101	94	87
5,000	126	119	112
6,000	146	138	130
7,000	164	155	146
8,000	180	170	160
9,000	196	185	174
10,000	214	202	190

*Above rates and options may vary by school. Please visit www.CollegeStudentInsurance.com for your school rates and options.

See the difference!

COMPARE GALLAGHER STUDENT PERSONAL PROPERTY PLUS® AND INDUSTRY STANDARD HOMEOWNERS POLICY	GALLAGHER & ALLIANZ	STANDARD HOMEOWNERS
Does the policy cover accidental damage?	Yes	No
Water spilled, computer screen cracked	Yes	No
What is the lowest deductible that is available?	\$25	\$500 or higher
Coverage for earthquakes and flood	Yes	No
Loss payment type	RCV [Replacement Current Value]	ACV [Actual (depreciated) Cash Value]
Will loss affect family policy?	No	Yes
Identity theft expense coverage	Available to you at no cost	Not offered

Some Homeowners policies can be modified to broaden coverage, but generally cannot offer all that Gallagher offers.

YES, I WOULD LIKE TO ORDER STUDENT PERSONAL PROPERTY PROTECTOR PLUS®

Underwritten by Allianz Global Corporate & Specialty

Sign up online at www.CollegeStudentInsurance.com for immediate coverage, or complete the form below. See Replacement Cost Coverage chart for premiums.

Effective Date On or after postmark date: _____

Insurance Amount: \$ _____

Deductible Amount: (check one) \$25 \$50 \$100

Annual Premium: \$ _____

Plus \$10 policy processing fee (save \$5 by ordering online) \$ **10.00**

Total Payment \$ _____

Enclosed is check payable to Arthur J. Gallagher & Co.

Visa AmEx MasterCard Discover

Account No.: _____

Expiration Date (month/year): _____

Security Code (the 3 or 4 digit number on your credit card) _____

Your policy will be sent to the following address (please print):

Student's Name: _____

Permanent Home Address: _____

City/State/Zip: _____

Telephone: _____

Email: _____

College or University: _____

City/State: _____

Year in School: FR SO JR SR Grad Faculty Staff

Order Liability Coverage online:
www.CollegeStudentInsurance.com



Please mail this form to:
Arthur J. Gallagher & Co.
316 Maxwell Road, Suite 100
Alpharetta, GA 30009