



## Student Property Insurance Frequently Asked Questions

### **Do I have Property Insurance?**

Yes! All full and part time Harvard Law School students are automatically insured for up to \$7,500 for personal property coverage, including school property that is in their care, custody or control.

### **When does my insurance coverage begin and end?**

It starts on August 1 and continues through August 1 the following year.

### **Is there a deductible?**

There is a \$25 deductible per claim.

### **What type of property is covered?**

Nearly all of your personal property, such as clothes, books, cameras, computers, cell phones, iPods and more are covered. It is highly recommended that you take a photo of all your equipment and save every receipt should you ever need to file a claim.

### **Is there any personal property not covered?**

Yes. Money, cash, checks, tickets, motorized vehicles and their accessories, manuscripts, mechanical drawings, items made primarily of glass and any illegal property is not covered.

### **Are there other property limitations?**

Yes. Bicycles, jewelry, musical instruments and fine arts are limited to \$2,000 coverage.

### **If my property is stolen, is it covered?**

Yes. A police report is required on any theft loss. Also, any theft from a parked vehicle requires clear signs of forced entry into the vehicle for coverage to apply.

### **What do I do if my property is stolen on the Harvard Campus?**

Contact Campus Safety immediately. They will file a report that will serve in lieu of a police report.

### **What other types of loss or damage are covered?**

Damage caused by fire, flood, earthquake, vandalism and accidental damage are all covered causes of loss.

### **What type of damage is not covered?**

Normal wear and tear, scratching or cosmetic damage, extremes of temperature, insect/rodent/animal damage, mysterious or unexplained loss or disappearance is not covered.

### **What is the difference between theft and mysterious disappearance?**

If the time and place of the loss is known, and the property is not returned, then someone has taken or stolen the property. A police report of the theft is required.

### **How do I file a claim?**

Claim forms can be downloaded from the CSI website, [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com). To file a claim you will need to include: a completed claim form with a detailed description of the loss, repair estimates, original receipts, police reports and any other supporting documents. You can file a claim online, via fax or mail. To file online you will need your policy # and password. **Policy # PF7H-RFP9 and Password: HLS (not case sensitive).**

**If I no longer have receipts, what do I do?**

Credit card statements, inventory records, photographs and other forms of supporting documentation will help speed claim processing.

**If I lie on a claim, will I be covered?**

If you lie, it voids your coverage. It's insurance fraud and could be a felony. Also, if you made previous claims under this policy, you will have to pay the insurance company back for all the money you received because the coverage will be voided by any fraudulent act.

**Am I covered when I travel internationally?**

Yes. CSI provides worldwide coverage. Again, make sure to keep a record (photos, receipts) of your property. A claim can be filed via the internet at [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com).

**How long does it normally take to settle a claim?**

Once all documents are submitted, claims are usually settled within 2-4 weeks.

**If I want to read the exact policy language, where can I get it?**

Simply call CSI and they will mail or fax a copy of the policy. There is also a copy of the policy online.

**If I have other insurance can I collect on both?**

You cannot collect more than once for the same loss. This policy is primary so you can claim against this policy first and if your loss is not fully covered, you can submit the portion not covered to your other insurance providers.

**Who do I contact if I have questions?**

Contact CSI Insurance at 1-888-411-4911 and identify yourself as a Harvard Law School student.  
Contact Student Life

**\*For a complete explanation of benefits and terms of coverage, visit Student Life.**