

# **Personal Property Inventory**

To see how quickly the value of personal property adds up, fill out the inventory list below.

Item	\$ Value
Computer	\$
Stereo	\$
Textbooks	\$
Television	\$
VCR	\$
Musical instruments	\$
Clothes	\$
Sports equipment	\$
Furniture	\$
Cell phone	\$
Other property	\$
TOTAL	\$

Note: See special limits under "Other Restrictions"

### **Individual Items**

When requesting a policy, list individual items valued over \$1,000.

Item description	\$ Value		
	4.		

# The CSI guarantee

CSI 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.

## The fine print

The insurance policy itself, not this brochure, forms the contract between you and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed here. Coverages may vary by state.

### Property Insured

Your policy insures all personal articles 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 equipment.

## **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 \$1,000 unless scheduled.
- Items in storage must be stored in climate-controlled facilities.
- Jewelry, watches, precious stones or metals, fine arts and musical instruments are limited to \$2,000 unless scheduled.
- Any piece of jewelry or any musical instrument valued over \$1,000 must be scheduled.

### Period of Coverage

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

### Renewa

Policies, subject to our underwriting policy, will be automatically renewed upon receipt of the renewal premium.

# Meet our underwriter: Fireman's Fund Insurance Companies®

Fireman's Fund has been one of the leading insurance carriers in America since 1863. Founded in San Francisco, it partners with agents and customers to reduce risk through expertise and innovation. Fireman's Fund is a member of Allianz AG, one of the world's largest providers of property/casualty insurance and other financial services.

# Insurance designed for college life

CSI Student Personal Property Protector Plus®

CSI Insurance Agency, Inc. 104 Bombay Lane PO Box 1207 Roswell GA 30077-1207

Tel: 888.411.4911 FAX: 678.832.4910

Email: info@csiprotection.com

www.CollegeStudentInsurance.com





A company of the Allianz Group

Any descriptions of insurance coverage in this brochure are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits and options may vary by state.

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# Without the right insurance, a single property loss could ruin your investment in education

Today's students own \$5,000 - \$10,000 in property, from the cell phones and textbooks in their backpacks to the computers and TVs in their rooms. The cost of replacing those valuables - if they're stolen, destroyed by fire or water, or accidentally damaged - can be devastating. And while most homeowner's policies provide some coverage, many have limitations on certain types of property and much higher deductibles. That's why you need CSI's Student Personal Property Protector Plus®

The Student Personal Property Protector Plus plan, underwritten by Fireman's Fund Insurance, is designed exclusively for college life – with rates that are very affordable. See premium table for the low annual cost of this protection.

# The advantages we bring you

- You're insured for nearly every kind of loss even accidental damage.
- Deductibles are as low as \$25 (compared to homeowner's policies with \$500-\$1,000 deductibles - or higher).
- Our policy covers property on and off campus.
- We cover some types of property (such as CD collections) that many homeowner's policies don't.
- Coverage follows you around the world.

# We cover it all

- Computers and electronics
- Cell phones
- TVs and stereos
- Bicycles
- Sports equipment
- Clothing and jewelry
- Musical instruments
- Textbooks and supplies
- And more



# Recover more when you need it the most

Many types of student property are protected under your homeowner's policy. However, by purchasing a CSI policy, you can keep off any losses that could adversely affect your homeowner's policy - with deductibles at a fraction of the cost. Compare the following examples of rates of recovery between CSI and a typical homeowner's policy.

Television valued at:	\$	600
Homeowner recovery	\$	100
CSI recovery	\$	575
Laptop computer valued at:	\$ 2	2,000
Homeowner recovery	<b>\$</b> 1	,500
CSI recovery	\$ 1	1,975
Cell phone valued at:	\$	300
Homeowner recovery	\$	0
CSI recovery	\$	275

### Here's what our customers say

"You don't understand how important this coverage is to me. Without it, I don't know how I could buy back the things that were stolen. I've already told a number of friends how valuable it is to have coverage."

"You not only cared about our daughter's stolen items, but most of all, her well being. As a parent and consumer, you have more than deserved our loyalty."

"In an age when good customer service is no longer a given, you've gone beyond your duties in helping our family."

# **Review our competitive rates**

Use this table to find your own annual premium. Consider adding \$1,000 to the total to account for things you may acquire.

Insurance Amount	Deductible	Actual Cash Value* Annual Premium	Replace- ment** Value Premium
\$2000	\$ 25	\$ 36	\$ 50
	\$ 50	\$ 31	\$ 43
	\$100	\$ 26	\$ 36
\$3000	\$ 25	\$ 50	\$ 76
	\$ 50	\$ 47	\$ 69
	\$100	\$ 41	\$ 62
\$4000	\$ 25	\$ 69	\$ 101
	\$ 50	\$ 65	\$ 94
	\$100	\$ 59	\$ 87
\$5000	\$ 25	\$ 87	\$126
	\$ 50	\$ 83	\$119
	\$100	\$ 78	\$112
\$6000	\$ 25	\$104	\$146
	\$ 50	\$ 98	\$138
	\$100	\$ 93	\$130
\$7000	\$ 25	\$117	\$164
	\$ 50	\$111	\$ 155
*	\$100	\$ 104	\$146
\$8000	\$ 25	\$129	\$ 180
	\$ 50	\$121	\$170
	\$100	\$114	\$ 160
\$9000	\$ 25	\$ 140	\$196
	\$ 50	\$ 132	\$ 185
	\$100	\$124	\$174
\$10,000	\$ 25	\$ 153	\$214
•	\$ 50	\$144	\$202
	\$100	\$136	\$190

<sup>\*</sup>Actual cash value: If you have a total loss of an item, you will recover the depreciated value of the items lost, which will be less than the new

For amounts over \$10,000, please call CSI direct at 888.411.4911 or e-mail service@csiprotection.com

# **Order Student Personal Property Protector Plus® now!** Underwritten by Fireman's Fund®

• Sign up online at www.CollegeStudentInsurance.com
for immediate coverage or complete the form below
$\blacksquare$ Please see chart on previous page for premium rates.

Insurance Amount \$
☐ Actual Cash Value ☐ Replacement value
Deductible Amount
Annual Premium \$ Plus \$10 policy processing fee \$ 10
☐ Enclosed is my check payable to CSI Insurance Agency, Inc. \$
☐ Visa ☐ Am Ex ☐ Master Card ☐ Discover
Account #: Expiration Date Mo/Ye
Your policy will be sent to this address: Please Print
Student's Name
Home Address:
CITY STATE ZIP
Tel: ( )
Email:
College or University
CITY STATE ZIP
Year in school:  ☐ Fresh ☐ Soph ☐ Jr. ☐ Sr. ☐ Grad ☐ Faculty ☐ Staff
Please mail this form to:
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Tel: 888.411.4911 FAX: 678.832.4910 Email: info@csiprotection.com

www.CollegeStudentInsurance.com

<sup>\*\*</sup>Replacement value: If you have a total loss of an item, your policy will pay you for a new item of like quality for each of the items lost, no matter how old they are.