



## Personal Property Inventory

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

Item	\$ Value
Computer	\$
Stereo	\$
Textbooks	\$
Television/VCR/DVD	\$
MP-3 player	\$
Musical instruments	\$
Clothes	\$
Sports equipment	\$
Furniture	\$
Cell phone	\$
Other property	\$
<b>TOTAL</b>	<b>\$</b>

List **only** jewelry, musical instruments, bikes or fine art, that are individually valued over \$2,000.

*\*See special limits under "Other Restrictions"*

Individual Items	\$2,000 + Value
	\$
	\$
	\$

## 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 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 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.

### Period of Coverage

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

### Renewal

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

## FREE COMPUTER TRACKING Exclusive Benefit from CSI!

With your policy you receive, at no cost to you while your policy is in force, computer tracking software. If your computer is stolen while this protection is installed, your deductible is waived and there is a good chance the thief will be caught.



Visit us at [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com) for more information about these highly effective tracking programs.



## Meet your insurer: Fireman's Fund Insurance Company®

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.



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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## Personal Property Insurance Designed for Rochester Institute of Technology

CSI Student Personal Property  
Protector Plus®



## Covers Students, Faculty or Staff Living On or Off Campus

- Q. If I have a Homeowner's Policy, why do I need to purchase this special coverage?**  
**A.** Recoveries under this policy are usually between 25% and 250% higher than under a Homeowner's policy because of the low deductibles and broader coverage. It also keeps student claims away from your HO policy.
- Q. What is the broader coverage under this policy compared to a Homeowner's policy?**  
**A.** The HO policy only covers against named perils or specified causes of loss. CSI's coverage is for all causes of loss not specifically excluded. CSI covers Accidental Damage, Flood, Earthquake and other causes not covered by an HO policy.
- Q. If I study abroad will my property still be covered?**  
**A.** Yes. Your policy covers worldwide.
- Q. Do I have to live On Campus or can I live Off Campus and still get this insurance?**  
**A.** You can live On or Off Campus and you are still eligible for this coverage.
- Q. If I'm not a full-time student does coverage still apply?**  
**A.** Yes. All student, faculty or staff are eligible.
- Q. What type of property is covered?**  
**A.** Just about everything a student would take to or use at school ... Bikes, books, cameras, cell phones, computers, clothes, jewelry, musical instruments, sporting equipment and more.
- Q. What property is not covered?**  
**A.** Any motorized vehicle, money, negotiable instruments and illegal property are examples of property not covered.
- Q. What is the average limit of coverage selected by students?**  
**A.** The average limit selected is just under \$6,000. But you can select the limit that best fits the value of your property.
- Q. Is theft the biggest concern when it comes to student property losses?**  
**A.** Our experience shows that theft is the most frequent cause of loss followed by accidental damage. The more serious property losses involve fire or water damage. The National Fire Protection Association reports 2,240 dormitory fires on average per year across the country.
- Q. If I have other questions how do I get an answer?**  
**A.** Email your question to [info@csi-protection.com](mailto:info@csi-protection.com) or call CSI toll free (888) 411-4911.

For further information call CSI Insurance directly,  
toll free at 888-411-4911



### 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."

"WOW! I am highly impressed with the speediness of this process. I wasn't expecting to hear back for a few days. I do appreciate your attention to my claim. This hasn't been my week at all, but you've helped make it a better one..."

"...working with your staff, I encountered patience, professionalism and the willingness to put in extra effort to work through issues surrounding my recent claim. I will continue to recommend your company to our friends with children in college."

"Thanks for the quick & thorough response. You folks run a great operation and I'll be happy to renew again so long as I'm a student."

### 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.

### Rochester Institute of Technology Replacement Cost Coverage Premium Table

Limit of Insurance	Deductible \$25	Deductible \$50	Deductible \$100
	Annual Premium	Annual Premium	Annual Premium
2,000	60	55	50
4,000	91	83	77
6,000	131	105	99
8,000	162	127	121
10,000	193	149	143
12,000	218	171	165
20,000	292	259	253

**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, no matter how old they are.

### Additional Insurance Coverage

...for  Photo/Film Students

CSI Insurance caters to college students like you, who are required to rent or borrow expensive photo equipment during the academic year.

After purchasing a personal property insurance policy through CSI, you are automatically eligible to purchase ALL risk coverage for photography related equipment that is rented or borrowed for short term periods\* up to an additional \$25,000 in value per occurrence.

An additional \$60 is all you pay for the entire policy period, regardless how many times you check out photo/film gear from school.

Both your Student Personal Property policy and an endorsement for this added coverage will be sent to the Permanent Home Address you complete in the brochure form.

\*short term period means 30 days or less at a time.

## Order Student Personal Property Protector Plus® now!

Underwritten by Fireman's Fund Insurance Company . . . Insuring Property since 1863.

- Sign up online at [www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com) for immediate coverage or, complete the form below.
- Please see chart on previous page for premium rates.

Effective Date: \_\_\_\_\_ (On or after postmark date)

Insurance Amount \$ \_\_\_\_\_

Deductible Amount (select one) **\$25** **\$50** **\$100**

Annual Premium \$ \_\_\_\_\_

**Photo/Film Endorsement** - \$60.00 \$ \_\_\_\_\_

Property Marking Kit - \$13.95 \$ \_\_\_\_\_

OPTIONAL PURCHASE OFFER

**TOTAL PAYMENT** \$ \_\_\_\_\_

Enclosed is my check payable to CSI Insurance Agency, Inc.

Visa  Am Ex  Master Card  Discover

Account Number # \_\_\_\_\_

Expiration Date (month/date) \_\_\_\_\_

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

Student's Name \_\_\_\_\_

Permanent Home Address \_\_\_\_\_

(City/State/Zip) \_\_\_\_\_

Telephone \_\_\_\_\_

E-Mail \_\_\_\_\_

### Rochester Institute of Technology

College or University \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Year in school: FR SO JR SR GRAD FACULTY STAFF

Please mail this form to:

CSI Insurance Agency, Inc.

316 Maxwell Road, Suite 100, Alpharetta, GA 30009

Tel: (888) 411-4911 FAX: (678) 832-4910

Email: [info@csi-protection.com](mailto:info@csi-protection.com)

[www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com)

