



## 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.

### 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 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 review, will be automatically renewed upon receipt of the renewal premium.

## IDENTITY THEFT EXPENSE COVERAGE: Exclusive Benefit from CSI!

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 CSI policyholder will be eligible to sign up and take advantage of this protection at no cost for the full term of their policy.

Please visit us at [www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com) for more information.

### MEET OUR UNDERWRITER:

## Allianz Global Corporate & Specialty®

Allianz Global Corporate & Specialty (AGCS) is the Allianz Group's dedicated brand for corporate and specialty insurance customers. AGCS (consisting of Allianz Global Corporate & Specialty AG and certain affiliated companies operating under the AGCS brand) provides insurance and risk management consultancy across the whole spectrum of marine, aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), Liability and Property insurance, including International Insurance Programs. See the Allianz Global Corporate & Specialty website [www.agcs.allianz.com](http://www.agcs.allianz.com) for further details.

Worldwide, Allianz Global Corporate & Specialty operates in over 150 countries and territories through the Allianz Group network and through other network partners. It employs more than 2,800 people and provides insurance solutions to more than half of the Fortune Global 500® companies, writing a total of €3.8 billion gross premium worldwide annually (2009). Allianz Global Corporate & Specialty has a Financial Strength Rating of AA ('Very Strong') from Standard & Poor's and of A+ ('Superior') from A.M. Best.



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Allianz 

PROTECT YOUR PERSONAL PROPERTY  
WITH A PLAN DESIGNED FOR STUDENTS





## 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.

### How much more would we recover if my student's property were stolen or damaged?

On average between 100% and 200% more because of our policy's low deductibles — CSI offers deductible as low as \$25 per occurrence.

### 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.

### While my student is in between semester breaks or between school years, is their property still covered?

Yes. You have 12 months of worldwide protection.

### Is this plan insuring Replacement Cost Coverage?

Yes. 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, regardless how old they are.

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

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

### Does this student policy cover all risk of loss or just named causes?

All major causes of loss are insured by this policy, subject to policy exclusions (contact us for a copy of our policy).

CSI 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<sup>®</sup>** plan and see how you can recover more of your loss (on average between 25% and 200% more).

## The CSI Advantage

**Student Personal Property Protector Plus<sup>®</sup>** Personal Property Insurance designed specifically for college life.

Introducing 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 for this custom plan is far less than the cost of a homeowner's deductible, and offers broader coverage at very affordable rates.

## 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

CSI provides the best option to protect yourself from an unplanned or out-of-pocket expense. Here's why:

- Insures against theft, fire, flood, breakage and nearly every cause of student property loss
- Covers student property, school property and property in care of the insured
- 365 Days, worldwide property protection
- Claim deductible as low as \$25
- No hassle, worry-free claims
- A+ (Superior) Insurance Carrier – AGCS (Allianz Global Corporate & Specialty)

## SEE THE DIFFERENCE!

### Compare CSI Student Personal Property Plus and Industry Standard Homeowners Policy

Does the policy cover accidental loss or damage?

YES

NO

If I drop my computer and crack the screen, will it be covered?

YES

NO

What is the lowest deductible that is available?

\$25

Normally \$500

If my \$500 iPhone is stolen, how much will my policy coverage recover?

\$475

\$0

Is damage from flood covered?

YES

NO

If my computer has tracking software at the time of theft, will you waive my policy's deductible?

YES

NO

Some Homeowners Policies can be modified to broaden coverage, but generally can not offer all that CSI offers.