# Student Renters Program

# **Explanation of Benefits**

Welcome to Suffolk University. As a housed student at Suffolk University, you are now covered under the Gallagher Student Renters Insurance Protection Program. Below is an overview of the coverages now afforded to you. This insurance coverage is a benefit to being a Suffolk University student, and provides financial protection to your personal belongings and unintentional property damages to the resident halls arising from your actions.

# **Liability Coverage**

This insurance provides the student, protection against claims for bodily injury or property damage where you are held liable. Typical examples of these claims include but are not limited to fire, smoke or water damage caused by your negligent acts, as well as unintentional injury to others or damage to their property for which you are held liable.

## Coverage limit provided under this policy is as follows:

Property Damage and Bodily Injury Liability Limit \$100,000

# **Personal Property Coverage**

Personal property coverage is also provided through the Student Renters Insurance Protection Program. This coverage affords you, the student, protection against damages to your personal property. Typical examples of coverage include but are not limited to fire, smoke, water damage or theft of your personal property.

## Coverage limits provided under this policy are as follows:

Personal Property \$3,000
Claim Deductible \$50

#### **Policy Terms, Conditions and Exclusions**

The actual policy of insurance, not this summary of coverage, is the contract of insurance and all coverage is determined by the policy. For additional information regarding the policy, please visit <a href="https://www.collegestudentinsurance.com/partner\_suffolk.aspx">www.collegestudentinsurance.com/partner\_suffolk.aspx</a>.

#### **Claim Filing**

Should you have a claim, please follow one of the two steps below to file your claim:

- Contact the Suffolk Housing director to receive the policy number and password. Once the policy number and password are received, file a claim online at www.collegestudentinsurance.com/partner\_suffolk.aspx.
- 2. Contact Gallagher via the information below to receive your policy number and password, then file your claim online at www.collegestudentinsurance.com/partner suffolk.aspx.

For further information about the coverage under the policy, please contact us:

E: info@CollegeStudentInsurance.com

T: 888.411.4911

AJG.com

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