College Renters Insurance

Help protect your belongings on-campus, off-campus, or while traveling

CollegeRentersPlan.com/hws
888.541.4850

1 Coverage and limits vary by state.

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Get Peace of Mind by Helping to Protect Your Personal Property

You have more important things to think about than how you’ll replace personal items lost or damaged by burglary, theft, vandalism, fire, lightning, smoke, and more.

**College Renters Insurance** can help assure you that your valuable items are protected. A policy offers cost-effective, quality coverage for your personal liability and property, including:

- **Replacement cost** for the physical loss of your personal property — like your bike, smart phone, laptop, and tablet
- **Accidental property damage in your residence and bodily injury** (unintentionally caused) where you might be found legally liable

**Features**

- Property and personal liability protection
- Worldwide property coverage — at school and abroad
- No depreciation — full replacement value with a $100 deductible
- Customized coverage options

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**College Renters Insurance vs. Parents Homeowners Insurance**

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<tr>
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<th>College Renters Insurance</th>
<th>Parents Homeowners Insurance</th>
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<tr>
<td><strong>Deductible</strong></td>
<td>Low: $100</td>
<td>High: $500-$1,000 or more</td>
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<td><strong>Limitations for Students</strong></td>
<td>None</td>
<td>Coverage may depend on student status (typically full time)</td>
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<td><strong>On Campus vs. Off Campus</strong></td>
<td>Covers both</td>
<td>May have restrictions for off-campus</td>
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<td><strong>Premium Impacted by Small Claims</strong></td>
<td>No</td>
<td>In many cases, the premium will increase</td>
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**Sample scenarios**

**Scenario A:**
Joe is playing soccer in the hallway of the dorm and accidentally kicks the ball into the sprinkler system, which causes the sprinkler system to go off.

**What is covered?**
Joe’s liability coverage would cover damage to the building. His liability insurance would also cover damage to other students’ belongings.

**Scenario B:**
Sally is in the library studying when her laptop is stolen.

**What is covered?**
Sally’s replacement cost coverage would reimburse the full value of the laptop. If Sally would have to pay $1,250 to buy the same computer today, that’s what she would receive, minus the $100 deductible.

*Examples are subject to policy language, limits, and coverage.*

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