

# Western University of Health Sciences

## Personal Property Insurance

An overview of the College Student Insurance brought to you by Gallagher Higher Education Practice

WesternU has partnered with College Student Insurance (CSI) to offer worldwide personal property insurance that covers:

- ◆ Accidental Damage
- ◆ Theft
- ◆ Natural Disaster



CSI offers protection for theft, accidental damage, and water damage to **ALL** electronic devices at full replacement cost! This includes dropping a laptop, cracking a phone screen, spilling coffee on your tablet, and many other accidental incidents.

### Personal Property Insurance Issues Students Face



15% of students experience some form of personal property loss each year. 50% of these losses are uncovered.



Most policies do not include accidental damage, or have high deductibles.



The vast majority of student property losses (especially laptops and cell phones) are paid for out of pocket by the student.

				
Plan Type	Student Personal Property Protection Plus	Apple Care +	Geek Squad ADH Coverage	Standard Homeowner or Renter Policy
Covers <b>ALL</b> Electronic Devices?	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>
Covers Laptop and Cellphone <b>AT THE SAME TIME?</b>	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>
Covers Theft?	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>
Covers Accidental Damage?	<b>YES</b>	<b>YES</b>	Limited...	<b>NO</b>
Can Settlement Be Used For Upgrade or Other Item?	<b>YES</b>	<b>NO</b>	<b>NO</b>	<b>YES</b>
Deductible	<b>\$25</b>	<b>\$79</b>	<b>\$150</b>	<b>\$500+</b>
Annual Cost	<b>\$87</b>	<b>\$99 (Per Device)</b>	<b>\$159*</b> <small>*Price is for smartphone coverage only. Requires 2 year contract.</small>	<b>\$231*</b> <small>*Average CA Renters Insurance Policy.</small>

Access to your electronic devices is an essential part of being a college student in today's world. Protecting all of your devices is a smart and savvy way to make sure you stay connected. The chart to the left shows how CSI compares to other insurance that is available for your electronic devices.

University Student Affairs strongly encourages purchasing this coverage to protect against the unexpected costs associated with personal property losses.

For more information, please follow this link. [Click here to sign up today!](#)