

Inventory Checklist

Item	Estimated Value
Laptop	\$
Tablet	\$
TV	\$
Cell Phone	\$
Camera	\$
Bicycle	\$
Sports Equipment	\$
Clothes	\$
Jewelry / Watches*	\$
Textbooks	\$
Add \$1,000 for additional items	\$
Total**	\$

Could you afford to replace your total?
Consider Renters Insurance protection with replacement cost.

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¹ Coverage and limits vary by state.

* A special limit applies to this item. Please call to speak with an agent for policy specific information.

** This checklist is for illustrative purposes only and is by no means a substitute for a true inventory.

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Renters Insurance is underwritten by Markel American Insurance Company, Waukesha, WI. The advertised product is not available in AK, CT, FL, and RI. Other program options are available for these states. Claims and coverage subject to policy, language, limits and exclusions.

College Renters Insurance

Help protect belongings whether you're living on-campus, off-campus, or traveling





A common misconception among students is that their school will cover their belongings in the event of a loss: **in most cases, it won't.**

If your personal items are stolen or damaged by a covered cause of loss at college, like vandalism, fire, lightning, or smoke, it's up to you to replace them, not your school. If the unexpected occurred, do you know how you'd replace your belongings? Luckily, Renters Insurance can help.

Felicia is in the library studying when her laptop is stolen.*



How can Renters Insurance help?

Felicia's replacement cost coverage would reimburse the full value of the laptop. If Felicia would have to pay \$1,250 to buy the same computer today, that's what she would receive, minus the \$100 deductible.

Renters Insurance also includes liability coverage for unintentional damage to your residence or bodily injury to others for which you are found legally liable.



Joe is playing soccer in the hallway of his residence hall and accidentally kicks the ball into the sprinkler system, which causes the sprinkler system to go off.*

How can Renters Insurance help?

Joe's liability coverage would cover damage to the building. His liability insurance would also cover damage to other students' belongings.

**Sample scenarios are for illustrative purposes only. All claims will be reviewed individually and are subject to policy language, limits, and selected coverages.*

Help Protect Your Stuff With Renters Insurance

For a low annual cost, you can get coverage for your belongings and liability while you're at school with GradGuard Renters Insurance.

Is Your Existing Coverage Enough?

If your family has Homeowners Insurance, you may have some coverage under that plan. There may be coverage limitations for students away at college, including:

GradGuard™ Renters Insurance

Homeowners Insurance

Deductible

✓ Low - \$100

✗ High - \$500, \$1,000 or more

Limitations for students

✓ None

✗ Coverage may depend on student status (typically full-time) and may be limited to 10% of the personal property coverage.

On-campus vs. off-campus

✓ Covers both

✗ May have restrictions for off-campus

Premium impacted by small claims

✓ No

✗ In many cases the premium will increase

Learn more about your school's Renters Insurance program by visiting:

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