

CSI and Fireman's Fund offer insurance designed specifically for college students, faculty and staff. It costs less than the cost of a homeowner's deductible, and offers better coverage at very affordable rates.

Take a closer look at the **Student Personal Property Protector Plus®** plan and see how you can recover more of your loss (on average between 25% and 200% more) than might be available under a standard Homeowners' Policy.

## Q&A

### Doesn't my homeowner's policy cover my child's property?

It depends. Not all Homeowners policies are the same. But most will provide some coverage for dependent students. Most policies have limitations on certain property. And the limit for property away from the principal residence is generally 10% of the personal property limit on the parent's policy.

### If my homeowner's policy provides coverage, why would I want to purchase another policy?

This student policy applies first regardless of other insurance. It also covers things a homeowner's policy does not. The premium is significantly less than the deductible under a homeowner's policy. *You will always recover more of a loss with this policy than under a standard homeowner's policy.*

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

On average between 25% and 200% more because of our low claim deductibles.

### Will this student policy cover property if my child resides off-campus?

Yes. Property is covered on or off campus, anywhere in the world.

### If my child travels overseas during semester breaks or between school years, is their property covered?

Yes. You have 12 months of worldwide protection.

For more answers to your questions, visit [www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com) or call CSI toll-free at 888-411-4911.

**Do homeowner's policies generally cover Accidental Damage?** **NO**

**Does this student policy cover Accidental Damage?** **YES**

**What is normally the lowest deductible in a standard Homeowners Policy?** **\$500**

**What is the lowest deductible with a CSI Policy?** **\$25**

**Do homeowner's policies generally cover all risk of loss or just named causes?** **ONLY NAMED CAUSES PLUS ALL POLICY EXCLUSIONS**

**Does this student policy cover all risk of loss or just named causes?** **ALL CAUSES OF LOSS (SUBJECT TO POLICY EXCLUSIONS)**

### Review Our Competitive Rates!

Use this table to find your own annual premium. Consider adding \$1,000 to the total to amount for things you may acquire.

### Replacement Cost Coverage Premium Table

Limit of Insurance	Deductible \$25	Deductible \$50	Deductible \$100
	Annual Premium	Annual Premium	Annual Premium
2,000	60	55	50
3,000	76	66	60
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

Shaded area above represents the average limit range selected by most students.

**Replacement value:** 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, no matter how old they are.

For amounts over \$10,000, please call CSI directly at 888.411.4911 or e-mail [service@csiprotection.com](mailto:service@csiprotection.com)

For more information, visit our Frequently Asked Questions page at [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com)

**Our Student Policy Will Insure Your Property For:**  
**Theft, Accidental Damage, Fire, Water & Much More**

**Save Time & Money!**

*Enroll Online:*

[www.collegestudentinsurance.com](http://www.collegestudentinsurance.com)

## Order Student Personal Property Protector Plus® now!

Underwritten by Fireman's Fund Insurance Company . . . Insuring Property since 1863.

• Sign up online at [www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com) for immediate coverage or, complete the form below.

• Please see chart on previous page for premium rates.

Effective Date: \_\_\_\_\_ (On or after postmark date)

Insurance Limit \$ \_\_\_\_\_

Deductible Amount (select one) **\$25** **\$50** **\$100**

Annual Premium \$ \_\_\_\_\_

**Plus \$10.00 policy processing fee** \$ **10.00**

(Save \$5 by ordering on-line)

Property Marking Kit - \$13.95 \$ \_\_\_\_\_

OPTIONAL PURCHASE OFFER

**TOTAL PAYMENT** \$ \_\_\_\_\_

Enclosed is my check payable to CSI Insurance Agency, Inc.

**Visa**  **Am Ex**  **Master Card**  **Discover**

Account Number # \_\_\_\_\_

Expiration Date (month/date) \_\_\_\_\_

Your policy will be sent to this address: (please print)

Student's Name \_\_\_\_\_

Permanent Home Address: \_\_\_\_\_

(City/State/Zip) \_\_\_\_\_

Telephone \_\_\_\_\_

E-Mail \_\_\_\_\_

College or University \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Year in school: FR SO JR SR GRAD FACULTY STAFF

Please mail this form to:

CSI Insurance Agency, Inc.  
 316 Maxwell Road, Suite 100, Alpharetta, GA 30009

Tel: (888)411-4911 FAX: (678)832-4910

Email: [info@csiprotection.com](mailto:info@csiprotection.com)

[www.CollegeStudentInsurance.com](http://www.CollegeStudentInsurance.com)



### Personal Property Inventory

To see how quickly the value of personal property adds up, fill out the worksheet below.

Item	\$ Value
Computer	\$
Stereo	\$
Textbooks	\$
Television/VCR/DVD	\$
MP-3 Player/iPod	\$
Musical instruments	\$
Clothes	\$
Sports equipment	\$
Furniture	\$
Cell phone	\$
Photo/Film gear	\$
Other property	\$
<b>TOTAL</b>	<b>\$</b>

ist **only** jewelry, musical instruments, bikes or fine art, hat are individually valued over \$2,000.

\*See special limits under "Other Restrictions"

Individual Items	\$2,000 + Value
	\$
	\$
	\$

### 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.

### The fine print

The insurance policy itself, not this brochure, forms the contract between you and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed here. Coverages may vary by state.

#### Property Insured

Your policy insures all personal articles 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 policy, will be automatically renewed upon receipt of the renewal premium.

CSI Insurance Agency, Inc.  
316 Maxwell Road, Suite 100  
Alpharetta GA 30009  
Tel: 888.411.4911  
FAX: 678.832.4910  
Email: info@csiprotection.com

## FREE COMPUTER TRACKING Exclusive Benefit from CSI!

With your policy you receive, at no cost to you while your policy is in force, computer tracking software. If your computer is stolen while this protection is installed, your deductible is waived and there is a good chance the thief will be caught.



Visit us at [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com) for more information about these highly effective tracking programs.



### Meet your insurer: Fireman's Fund Insurance Company®

Fireman's Fund has been one of the leading insurance carriers in America since 1863. Founded in San Francisco, it partners with agents and customers to reduce risk through expertise and innovation. Fireman's Fund is a member of Allianz AG, one of the world's largest providers of property/casualty insurance and other financial services.



A company of Allianz 

Any descriptions of insurance coverage in this brochure are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits and options may vary by state.

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## Personal Property Insurance Designed for College Life

From CSI the Leader in  
Innovative Protection for  
College Student Property



### Student Personal Property Protector Plus®



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