

# Common questions about renters insurance:

## What is GradGuard Renters Insurance?

Colleges, universities, and off-campus property management companies don't replace stolen bicycles or backpacks, but GradGuard College Renters Insurance can. Our coverage is designed for college life, and contains exclusive features for students and families that you can't access with other companies.

## Why GradGuard Renters Insurance?

GradGuard College Renters Insurance provides unique student-focused coverage, through an exclusive student endorsement. What does that mean? Well, it means you'll have access to features that you can't find in your standard homeowner's insurance policy or through other companies. Here are a few examples:

- **Low deductible:** GradGuard's standard deductible offer is \$100 and only applies to personal property coverage.
- **No credit scoring:** No credit score? No problem. Everyone on-campus receives the same price, no matter your credit history.
- **Worldwide property coverage:** Your belongings, including rented property, can be protected from covered perils anywhere in the world!
- **Personal liability coverage:** If you unintentionally damage your place of residence, GradGuard can help.

## What type of personal property?

GradGuard College Renters Insurance is designed for students. Your rates won't go up if you file a claim, there are no sneaky sub-limits on electronics coverage, and there are no penalties for depreciation. Our coverage protects physical items you bring to college (up to the policy limits) from things like theft, fire, smoke, vandalism, wind, sprinkler system discharges, and more.

- Clothing
- Bicycles
- Computers
- Gaming systems
- Textbooks
- Cell phones

## What does GradGuard cover?

Perils are events that lead to a loss. Think of your bicycle being stolen as you go to grab a cup of coffee in the union or your computer being damaged after a burst pipe in the residence hall. Life happens, even while you're away at college.

- **Theft and vandalism:** Theft is the most common reason students file claims.
- **Fire and smoke:** What can we say? Sometimes students forget to put water in their instant mac-and-cheese and leave it in the microwave for 20 minutes.
- **Burst pipes and sprinkler-head discharges:** Water fountains in the residence hall lobby are only cool if they were designed to be there in the first place. Our coverage can help you get back on your feet when water has damaged your stuff and you need some help.



## Important web resources:

GradGuard website: [gradguard.com/renters](https://gradguard.com/renters)

GradGuard FAQ: [gradguard.com/support](https://gradguard.com/support)



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