

Dear incoming residential student,

As we prepare to begin a new semester, we in Residential Life and Parent Relations just want to remind families of this clause within the Terms and Conditions that you agreed to upon applying for on campus housing:

The University shall not be responsible or liable directly or indirectly for loss of or damage to personal property resulting from fire, flood, electrical outages, appliance malfunction, theft, or any other cause which occurs in its buildings or on its grounds prior to, during, or subsequent to the Agreement period for occupancy.

Residents should review family property insurance coverage to ascertain the status of their coverage while living in residence halls, particularly noting the presence or absence of a coverage clause for mysterious disappearance (i.e. loss where physical proof is not available). Residents are encouraged to purchase renter's insurance to cover the loss of or damage to their personal property. The University assumes no responsibility and provides no insurance or financial protection for Resident's personal property. The University does not offer renter's insurance. Additionally, the University is not responsible for personal property left behind by Residents after the date of their transfer, departure, suspension, or dismissal from any room in a University residence hall.

As noted above, the University of San Diego recommends that you check your homeowner's insurance coverage and whether the policy protects your student living in a campus residence hall. If your current policy does not provide this coverage, renters insurance can act as a safety net when unintentional or unpredictable instances occur in a student's residence, as well as reduce the risk of financial loss to families. Even with homeowner's insurance, renters insurance is a valuable asset for students, and deals with three essential categories—personal belongings, liability, and additional living expenses. Renters insurance can protect the value of a student's personal property in cases where they are lost, damaged by a fire, stolen, vandalized, and more. Liability protection applies if someone is hurt in your residence, and can protect a student from lawsuit or can help provide for medical expenses due to the injury inflicted in your residence. Additional living expenses can provide temporary lodging and meals if your residence is uninhabitable due to fire, flooding, etc. Rates and coverage may vary depending on the company and the extent of coverage. It is important to weigh the costs and benefits of renters insurance according to your particular situation. Renters insurance is typically provided at a low monthly rate, or a per-year rate. The average estimate for a renter's insurance policy is about \$184 annually. Renters insurance is a relatively inexpensive way to protect yourself and your belongings from unpredictable occurrences.

Here are just a few resources, and please note that USD does not recommend any one company. Rather this list provides some options that we know current families are using.

Grad guard, Gradguard.com

Sallie Mae, salliemaeinsurance.com/college-renters-plan

CSI Protection, csiprotection.com

Fidelity Insurance, fidelityins.com

www.sandiego.edu/residentiallife
619.260.4777

Revised January 8, 2015