

- ◆ On college campuses, backpacks are often filled with thousands of dollars of electronics and books, and student bicycles and other valuables are often targets for criminals. Remember, you are responsible for replacing stolen or damaged property, *not* USC.
- ◆ USC is not liable for damages that occur to student’s personal property such as loss from fire, smoke, sprinkler discharge, theft or vandalism. In addition, the university is not responsible for large-scale unintentional damage that residents may cause to their buildings due to fire, smoke or sprinkler-head discharges

In these circumstances campus residents may be financially responsible if they do not have adequate insurance coverage. While the university does not offer renter’s insurance, it expects all residents to obtain insurance from a provider of their choosing before move-in.

As a USC Housing resident you are eligible for the Renters Insurance from GradGuard™.



Theft & Fire Protection

For your laptop, bicycle, cell phone, etc



Homeowners Insurance Alternative

No credits check and a lower deductible



Liability Protection

Coverage if you accidentally damage your place of residence



Convenient Monthly Payments

Made more affordable in automatic monthly payments



Low Deductible

Choose a deductible as low as \$100

GradGuard™ Renters Insurance is a smart investment for USC Housing residents. With our Renters Insurance plan, any personal items that are stolen or damaged by a covered cause of loss can be replaced, subject to a \$100 deductible. This includes clothing, computers/laptops/tablets, smart phones, bikes, game consoles, textbooks, furniture, and more. **GradGuard™ Renters Insurance** also protects you financially for unintentional damage to your residence or bodily injury to others for which you are liable. **GradGuard™** personal property coverage is world-wide.