

- ◆ 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.

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Renters Insurance has these great features designed specifically for college students:

- **Low \$100 Deductible** compared to \$500, \$1000, or more for a typical Homeowners Insurance policy.
- **Alternative to Homeowners Insurance.** Not all Homeowners Insurance policies are the same, however, limitations may apply when property is away from the principal residence. With Renters Insurance, personal belongings are covered whether you are on-campus, off-campus, or traveling anywhere in the world, up to the policy limits.
- **Personal Liability Coverage.** If you cause damage to property or injure others, you may be liable for the damages. Renters Insurance from GradGuard provides up to \$50,000 in personal liability coverage. For example, if you unintentionally set off your building's sprinkler system, liability protection can help pay for the resulting damages.
- **Worldwide Coverage.** Your belongings are protected even outside your home. If you are traveling or your car gets broken into, GradGuard Renters Insurance can help cover property losses outside your residence.
- **Replacement Cost.** This protection provides you with the cost of your belongings, so they can be replaced with an item of like kind and quality if they are damaged or lost due to a covered peril.
- **Electronics Coverage.** Your electronics, including your TV, laptop, smartphone and tablet, are covered up to the policy limits. There is no special limit.

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

As a USC Housing resident you are eligible for the Renters Insurance from GradGuard™, that includes \$10,000 coverage for theft or damage by a covered cause of loss to your personal belongings and \$50,000 of personal liability coverage. **The annual cost is \$185.08.**