URMIA Student Property Insurance

Easy, Affordable Student Personal Property and Liability Insurance

Our Program Features

1. **A very affordable annual fee —** starting at less than $100/year for personal property coverage and as low as $49/year for liability coverage.

2. **Protection for your personal property** up to $15,000, and liability protection for claims made against you for injury to others or damage to your apartment or dorm for which you are held responsible up to $100,000.

3. **24/7 protection** while participating in the plan — subject to plan terms and insurance policy terms and conditions.

We make it easy.

URMIA Student Property Insurance is designed to make your life easier. To sign up, simply visit urmiastudentproperty.ajg.com. In a few easy steps, you can quote and purchase your policy online without the hassle of dealing with an insurance agent.

Here are a few benefits our program provides:

- Instant approval
- Fast claims service
- No credit check
- Affordable rate
- Online access to your policy
- Electronic claim filing

Personal property protection.

Affordable property protection with limits available from $3,000 to $15,000 and a deductible as low as $25.

Rates for this coverage start around $96 per year. Having to unexpectedly replace your personal belongings, like your laptop, phone or clothing, can be stressful and expensive. We can help by protecting you from accidental damage, water, fire, theft and more. We also offer replacement cost coverage, which means we will not depreciate the value of your property.

Liability protection.

Affordable liability protection with a limit of $100,000 and medical payments expense protection with a $1,000 limit.

Rates for this coverage start around $49 per year.

This plan protects you against claims for damage to your rental unit or dorm caused by fire, water, smoke or explosion, and liability claims arising from bodily injury to your guests from incidents like trips and falls, as well as damage to the property of others for which you are liable.

Fire

Water

Smoke

Explosion

See the difference!

Compare URMIA Student Property Insurance with your industry-standard homeowners policy.

	URMIA Property Policy	Standard Homeowners
Does the policy cover accidental damage?	**Yes**	No
Does it cover water spilled or computer screen cracked?	**Yes**	No
What is the lowest deductible available?	**$25**	$500 or higher
Coverage for earthquakes and floods?	**Yes**	No
Loss payment type?	**Replacement Cost Value (RCV)**	Actual (depreciated) cash value (ACV)
Will loss affect family policy?	**No**	Yes
Identity theft expense coverage?	**Available to you at no cost**	Not offered

Some homeowners policies can be modified to broaden coverage but generally cannot offer all that Gallagher offers.

Administered by Gallagher

Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe the best environment for learning and growing is one that remembers the past and invents the future.

Gallagher has divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions and third-party administrations and claims processing. As one of the largest insurance brokers in the world, Gallagher has more than 950 offices in 49 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are, we're nearby.

FAQ

How Do I Order a Policy?

To sign up, please visit urmiastudentproperty.ajg.com. After purchasing, you will receive an electronic copy of your policy via email and will be able to access your policy online using your policy number.

How Do I Add Liability Coverage?

You may order liability coverage at the same time you order your property coverage by selecting "Yes" to liability coverage on the quoting screen. You may also add liability coverage at a later date by logging in to your account.

How Do I File a Claim?

Claims can be filed online 24/7. Please visit the following website: urmiastudentproperty.ajg.com.

Where Can I Find a Copy of My Policy?

You can find a copy of your policy by logging into your account at urmiastudentproperty.ajg.com.

Can I Add My Landlord/Property Manager's Interested Party Information to My Liability Policy?

Yes, you may add interested party information online during the purchase process or after the policy is bound by calling our specialists at 833.529.0024.

Will the Personal Property Policy Cover My Property Off-Campus or While I'm Traveling Abroad?

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

Will the Personal Property Policy Cover Property That I Borrow From My School If That Property Happens to Be Stolen or Damaged?

Yes, it covers property in the care, custody or control of the insured. Your homeowners policy may not provide this coverage.

Who Do I Contact If I Have a Question?

This plan is administered by Gallagher. For more information about the program, please visit urmiastudentproperty.ajg.com.

If you have questions not addressed on the website, please call 833.529.0024 and identify yourself as a URMIA Student Property Insurance customer.

Order your policy today:

urmiastudentproperty.ajg.com

P: 833.529.0024 | F: 678.832.4910
1050 Crown Pointe Parkway, Suite 600 | Atlanta, GA 30338