

YOU VALUE YOUR PERSONAL PROPERTY. NOW LEARN HOW YOU CAN PROTECT IT.



Please read this brief notice about personal property insurance for all residential housing students



All residential housing students have been automatically enrolled in personal property coverage which will protect all of your personal belongings up to a \$2,000.00 limit.

Quick Facts:

Each student (unless you specifically waive out of this coverage through mvcc.edu/housing) is entitled to \$2,000 worth of coverage on your personal property, should a loss occur. This includes, but is not limited to, items such as your laptop, cell phone, clothes, musical instruments, jewelry, school books, shoes, bicycle, camera, TV/ monitor, electronics, etc.

This coverage is effective from August 15th, 2019 through August 14th, 2020 (midnight) and will cover losses due to theft, vandalism, accidental damage, fire, lightning, smoke, explosion, or windstorm.

The coverage is worldwide, meaning it is active regardless if you are on-campus or off.

Policy Limitations/ Exclusions:

Coverage for theft losses pertaining only to jewelry, precious metals and stones, is limited to \$2,000 per loss, with a maximum payout equaling \$2,000 for such items during the period of coverage.

This policy does not cover the following: financial documents, stock, cash, intellectual property, transportation or other tickets, bouillon, manuscripts or mechanical drawings.

It also does not cover unexplained disappearances, automobiles, motorized vehicles of any kind (including vehicle equipment or accessories.) It does not cover theft from a vehicle, unless there are visible signs of forced entry.

A \$100.00 deductible applies to all mobile/ electronic devices for accidental damage, regardless of the coverage limit/ deductible you select. A \$50.00 deductible applies per loss for all other items.

Why It's Important: MVCC has successfully negotiated a comprehensive program for the protection of your belongings. Having a comprehensive insurance policy in place for your personal items should be a priority. If you'd like to purchase a higher level of insurance coverage, please contact our servicing broker, Haylor, Freyer, & Coon, to review your options with you.

If A Loss Occurs: Please contact public safety if a loss occurs due to theft on-campus. If off-campus, please call the local police to file a police report. Should you suffer a loss due to a reason other than theft, please contact Haylor, Freyer, & Coon, and they will review your next steps with you.

Service Of This Plan: Coverage is provided by The Hartford. Enrollment, administration and claim processing is handled by our servicing broker, Haylor, Freyer, & Coon, Inc.

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