College Renters Insurance

Help protect your belongings on-campus, off-campus, or while traveling

CollegeRentersPlan.com/pacific
888.541.4850

Coverage and limits vary by state.

© 2014 Sallie Mae Bank. All rights reserved. Sallie Mae Insurance Services is a registered service mark of Sallie Mae Bank or its subsidiaries, and is used under license by Next Generation Insurance Group LLC, a licensed insurance producer. Insurance programs offered through Next Generation Insurance group are underwritten by authorized insurance carriers. All insurance is subject to the terms and conditions of the actual policy purchased and will contain reductions, limitations, exclusions and termination provision. Coverage may not be available in all states. For insurance licensing information please visit our website http://www.salliemaeinsurance.com/licensing-information.

Renters Insurance is underwritten by Market American Insurance Company, Waukesha, WI. The advertised product is not available in AK, CT, FL, MD, and RI. Other program options are available for these states. Claims and coverage subject to policy, language, limits and exclusions.

Sallie Mae, the Sallie Mae logo and Sallie Mae Insurance Services are registered service marks of Sallie Mae Bank or its subsidiaries. Other logos are trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLIEMAE.COM/INSURANCE FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.
You have more important things to think about than how you’ll replace personal items lost or damaged by burglary, theft, vandalism, fire, lightning, smoke, and more.

**College Renters Insurance** can help assure you that your valuable items are protected. A policy offers cost-effective, quality coverage for your personal liability and property, including:

- **Replacement cost** for the physical loss of your personal property — like your bike, smart phone, laptop, and tablet
- **Accidental property damage in your residence and bodily injury** (unintentionally caused) where you might be found legally liable

**Features**

- Property and personal liability protection
- Worldwide property coverage — at school and abroad
- No depreciation — full replacement value with a $100 deductible
- Customized coverage options

**Sample scenarios***

**Scenario A:**
Joe is playing soccer in the hallway of the dorm and accidentally kicks the ball into the sprinkler system, which causes the sprinkler system to go off.

**What is covered?**
Joe’s liability coverage would cover damage to the building. His liability insurance would also cover damage to other students’ belongings.

**Scenario B:**
Sally is in the library studying when her laptop is stolen.

**What is covered?**
Sally’s replacement cost coverage would reimburse the full value of the laptop. If Sally would have to pay $1,250 to buy the same computer today, that’s what she would receive, minus the $100 deductible.

*Examples are subject to policy language, limits, and coverage.

---

**College Renters Insurance vs. Parents Homeowners Insurance**

<table>
<thead>
<tr>
<th>Feature</th>
<th>College Renters Insurance</th>
<th>Parents Homeowners Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Low: $100</td>
<td>High: $500-$1,000 or more</td>
</tr>
<tr>
<td>Limitations for Students</td>
<td>None</td>
<td>Coverage may depend on student status (typically full time)</td>
</tr>
<tr>
<td>On Campus vs. Off Campus</td>
<td>Covers both</td>
<td>May have restrictions for off-campus</td>
</tr>
<tr>
<td>Premium Impacted by Small Claims</td>
<td>No</td>
<td>In many cases, the premium will increase</td>
</tr>
</tbody>
</table>

---

CollegeRentersPlan.com/pacific
888.541.4850