

# Protect Your Valuables

## Peak Protection Plan

	PEAK PROTECTION	Standard Homeowners Policy
Price	Low - \$10/month	On average over 40% higher
Coverage	<b>Broad</b> - All major causes of student property loss or damage	Covers only limited named causes of loss
Deductible	<b>Low</b> - \$25 per event	Normally 20 times higher at \$500 or more
Accidental Breakage?	<b>Covered</b> - Drop/Spill	<b>Not Covered</b>
Replacement Cost Value	<b>Yes</b> - Higher recovery on damaged/stolen items	<b>No</b> unless endorsed for an additional cost
Property Covered	<b>Most of your personal property</b> computers, cellphones, electronics, books and more	Limitations on property types, especially electronics
Identity Theft Expense Coverage	<b>Yes</b> - no additional cost, but must sign up for it	No

# Program Designed Especially for College Life

This program will cover your property for theft, accidental damage, fire, water and much more! Designed specifically for college students, the program costs less than a homeowner's deductible and offers better coverage for only \$10 per month.

**Just another great reason to live with Peak Campus.**

## PROGRAM HIGHLIGHTS

With only a \$25 deductible, coverage includes:

### COVERED PROPERTY

#### **\$4,000 Limit**

- ✓ Electronics: iPod, Docking Station, GPS, Stereo, TV, Camera, etc.
- ✓ Cell Phone includes smart phone devices
- ✓ Computer
- ✓ Text Books
- ✓ Clothes
- ✓ Sports Equipment

#### **\$2,000 Limit**

- ✓ Bikes
- ✓ Jewelry
- ✓ Musical Instruments

### COVERAGE TERRITORY

Whether you are on campus, off campus, or studying abroad, our student policy has you covered.

### COVERAGE SCOPE

Covers most causes of loss including accidental damage. If you have a total loss of an item, coverage will pay you for a new item of like quality for each of the items, no matter how old they are.

### NOT COVERED

Money, cash, checks, tickets, motorized vehicles and their accessories, manuscripts, mechanical drawings, items made primarily of glass, personal liability and any illegal property.

**Any descriptions of the program in this brochure are abbreviated and are subject to the terms, conditions and exclusions of the actual program language.**



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