

Property Guard

Student Property & Liability Insurance

Only \$10 a month OR \$120 a year



Protect your personal belongings & property liability with Property Guard renters insurance from GBG.

- Soley for students and campus residents
- Protect your property worldwide
- Personal liability coverage
- Replacement cost for your belongings



Coverage:

Personal Property: \$2,500 (\$200 deductible)

Personal Liability: \$50,000



Worldwide Coverage

In your dorm, on break, or studying abroad; your belongings are covered.



Liability Coverage

Protection for damage to your dorm or residence and bodily injury to others.



Personal Property

Protection for loss or theft of electronics, jewelry, tickets, passports, money & precious metals/stones.

Exclusions

Personal Property

We do not cover loss resulting directly or indirectly from the following causes:

1. Ordinance or law, meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or other structure;
2. Power interruption, meaning the interruption of power or other utility service if the interruption takes place away from the residence premises. If a peril insured against ensues on the residence premises, we will pay only for loss caused by the ensuing peril;
3. Neglect, meaning neglect of the Beneficiary to use all reasonable means to save and preserve property at and after the time of a loss, or when property is endangered by a peril insured against;
4. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force of military personnel, destruction or seizure or use for a military purpose, and including consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;
5. Nuclear hazard, to the extent set forth in the nuclear hazard Clause of this policy; or
6. International transit, meaning while the household goods or personal belongings are aboard any vessel, aircraft or vehicle for the purpose of international transit or during loading or unloading therefrom; or while in storage during such transit; except such property as accompanies the Beneficiary or members of the Beneficiary's family of the same household as personal baggage. Personal baggage coverage is limited to \$1,000;
7. Intentional Loss, Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss. In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss;
8. Mysterious Disappearance, Mysterious Disappearance means any loss of property due to your inability to locate an item without circumstances to support the theory that the property was stolen.
9. Power Failure, Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises". But if the failure results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that peril.

Personal Liability

Coverage under both the Personal Liability and the Medical Payments to Others does not apply to bodily injury, personal injury or property damage which:

1. is expected or intended by the Beneficiary;
2. arises out of an illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease.
3. arises out of business pursuits of any Beneficiary or the rental or holding for rental of any part of any premises by any Beneficiary; provided, however that this exclusion (3) shall not apply to (a) activities which are ordinarily incident to non-business pursuits, or (b) the rental or holding for rental of a residence of yours: (i) on an occasional basis for the exclusive use as a residence, (ii) in part, unless intended for use as a residence by more than two roomers or boarders, or (iii) in part, as an office, school, studio or private garage;
4. arises out of the rendering or failing to render professional services;
5. arises out of any premises owned or rented to any Beneficiary which is not an insured location;
6. arises out of the ownership, maintenance, use, loading or unloading of:
 - a. an aircraft;
 - b. a motor vehicle owned or operated by, or rented or loaned to any Beneficiary; or
 - c. a watercraft:
 - i. owned by or rented to any Beneficiary if the watercraft has inboard or inboard- outdrive motor power of more than 50 horsepower or is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length; or
 - ii. powered by one or more outboard motors with more than 25 total horsepower, owned by any Beneficiary at the inception of this policy. If you report in writing to us within 60 days after acquisition, an intention to insure any outboard motors acquired prior to the policy period, coverage will apply;
7. is caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental. Exclusion 6(c) does not apply while the watercraft is stored and Exclusions 5 and 6 do not apply to bodily injury to any residence employee arising out of and in the course of the residence employee's employment by any Beneficiary.