Exclusions
We do not cover loss resulting directly or indirectly from:
- Ordinance or law; earth movement; water damage from flood, surface water, wave, tidal water, overflow of body of water, water which backs up through sewers or drains, water below the surface of the ground; power interruption; neglect of the insured to all real means to save and preserve property; war, including undeclared war, civil war, insurrection, rebellion, revolution or war-like act, and discharge of nuclear weapons. Additional conditions and limitations may apply.

Claims Procedure
Claim forms are available by contacting our website: www.fidelityins.com and linking to Student Property Claim Form. Complete the claim form and either submit it via our website or mail to: Student Services Representative, Fidelity Associates, P.O. Box 3144, Spokane, WA 99220-3144. Claims are paid promptly by Liberty Northwest. If there is a problem or additional information is needed, you will be contacted by phone by the Fidelity Student Services Representative, or the Liberty Northwest Claims Office.

If you have any claim problems, call the Student Service Representative at Fidelity Associates, Spokane (509) 747-3121 or toll free at 1-800-223-7954.

IMPORTANT NOTICE ON ALL THEFT LOSSES:
All theft losses must be reported to the Campus Police or Local Police within 24 hours of discovery. Failure to do this will eliminate coverage for your loss.

Some Questions Commonly Asked

QUESTION: How will this affect any coverage that might be available from my parents’ Homeowners?

ANSWER: This is primary insurance and will allow any unscheduled Homeowner’s coverage to remain loss free in so far as losses covered by this insurance.

QUESTION: Are bicycles and computers and peripheral equipment covered?

ANSWER: Computers are covered up to the full policy limit selected, subject to a theft deductible of $100.00 per claim. Bicycles are covered to a maximum of $600, subject to a theft deductible of $100.00 per claim.

This plan was specifically designed for Colleges and Universities in California, Oregon, Washington, Alaska, Idaho and Montana by

Student Personal Property Insurance

ANNUAL COST

$2,500 LIMIT — $44  
$5,000 LIMIT — $58  
$10,000 LIMIT — $89  
$15,000 LIMIT — $110

INCLUDES $10.00 PROCESSING FEE

Designed Exclusively For University Housing Residents and Off-Campus Students

PURCHASE ONLINE AT: www.fidelityins.com
under the College Student Programs’ link

an exclusive Fidelity Associates program
underwritten by

Liberty Northwest.
Member of Liberty Mutual Group
To all Students and branch campus students

The purpose of this brochure is to acquaint you with the unique insurance policy on your personal property which is made available to you through Fidelity Associates Insurance.

This policy was specifically designed for your needs and is unique in that it is the only coverage of this type available at this low premium to students.

COLLEGE UNIVERSITIES DO NOT INSURE STUDENTS PERSONAL BELONGINGS.

Computers are covered as any other student’s personal belongings.

Fire within your living premises is a risk that carefully. A student, like all others, is subject to a $100 THEFT DEDUCTIBLE.

We recommend that all students protect themselves with this low cost coverage.

To obtain the insurance coverage, please indicate your acceptance on the form by signing and returning the applications along with your check in the enclosed self-addressed envelope or enroll online at: www.fidelityins.com.

To effect coverage, complete the enclosed application and send it with your payment to Fidelity Associates in the envelope provided, or enroll online at: www.fidelityins.com.

Following is a brief description of the coverage, subject to the actual policy declarations, coverages, limitations and exclusions within the policy on file with Student Services.

Extent of Coverage

The policy covers the personal property of students while such students are registered at Washington State University.

Coverage applies on the premises of your on or off campus residence while attending your college or university only, except losses due to risk of transportation which are covered while you are en route from either your university residence or permanent home and your college or university while you are enrolled.

Limit of Liability

$2,500, $5,000, $10,000 or $15,000 per loss, depending upon limit selected and paid for.

Deductible

1. Losses other than theft — No deductible.

2. Losses by theft; electronics, related equipment and peripheral equipment and Bicycles — $100 per claim. All other covered property — $50 per claim.

Property Not Covered

We do not cover: automobiles and their accessories, morns, boats or other conveyances or their accessories; accounts, bills, currency, deeds, evidences of debt, letters of credit, passports, documents, money, notes, securities, transportation or other tickets, animals, birds or fish, automobile equipment, salesmen’s samples, merchandise for sale or exhibition, or any property specifically insured elsewhere.

Insurance Offered and Cost

COLLEGES AND UNIVERSITIES DO NOT PROVIDE ANY INSURANCE on the personal property of the students.

The annual cost, including administrative fee, is as follows. This premium is not refundable. You may optionally apply for any limit.

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<tr>
<th>Limit</th>
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Perils Insured Against

Direct loss of covered property by:

A. On premises of your college or university and your on or off campus residence while registered in school.

1. Fire and Lightning

2. Windstorm and Hail

3. Explosion

4. Riot and Civil Commotion

5. Damage by Aircraft

6. Damage by Vehicle

7. Smoke, Sudden and Accidental only

8. Vandalism & Malicious Mischief

9. Theft, subject to the following:

   a. Deductible

      1) $100 deductible per claim on electronics, related equipment and peripheral equipment and Bicycles.

      2) $50 deductible per claim on all other items.

   b. Limitation of $150.00 total per claim on jewelry, watches and furs after application of the deductible, per incident of loss.

   c. Limit of $600 total per claim on stereo, DVD & TV equipment, including tapes, records, DVD and compact discs, and bicycles after application of the deductible.

   d. Theft from an automobile requires visible sign of forcible entry (covered on campus only).

   e. All theft losses must be reported to Campus or Local Police within twenty-four hours of discovery.

   f. Accidental discharge or overflow of water or steam from within a plumbing, heating or air conditioning system or from within a household appliance.

   g. Sudden and Accidental tearing asunder, cracking, burning or bulging of a steam or hot water heating system, or an appliance for heating water.

   h. Freezing of a plumbing, heating or air conditioning system or of a domestic appliance.

   i. Volcanic action, meaning only direct loss to property contained in a building resulting from the eruption of a volcano.

B. While property is being transported on and off campus:

   1. Risks of transportation, while the property is being transported from one location to another, and shall include only direct loss by fire, lightning, collision, derailment, or overturning of the vehicle, flood, collapse or bridges, or airplane crash.

   a. Limit of $600 total per claim on stereo, DVD & TV equipment, including tapes, records, DVD and compact discs, and bicycles after application of the deductible.

   b. Theft from an automobile requires visible sign of forcible entry (covered on campus only).

   c. All theft losses must be reported to Campus or Local Police within twenty-four hours of discovery.

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