

# LANDMARK PERSONAL PROPERTY & LIABILITY PROTECTION

INSURANCE PROGRAMS ARE ADMINISTERED BY ARTHUR J. GALLAGHER & CO. AND USI.

## LANDMARK PERSONAL PROPERTY DAMAGE PROTECTION PLAN

**PROGRAM HIGHLIGHTS**  
Only a \$25 deductible & \$10 per month!

### COVERED PROPERTY

\$4,000 LIMIT	\$2,000 LIMIT
Electronics ( iPad, iPod, etc.)	Bikes
Cell Phone	Jewelry
Computer/Laptop Text Books	Musical Instruments
Clothes	

### NOT COVERED PROPERTY

Money, cash, checks, tickets, motorized vehicles and their accessories, manuscripts, mechanical drawings, items made primarily of glass, and any illegal property is not covered under this plan.

### COVERAGE TERRITORY

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

### ELIGIBILITY

This plan is limited to full-time or part-time students and staff.



### CLAIMS FILING

For assistance with any questions regarding the insurance protection afforded by this policy, or to file a claim, please contact Arthur J. Gallagher at 888.411.4911. You can also email your questions to [info@CSlprotection.com](mailto:info@CSlprotection.com). Please make sure you reference "Landmark Protection" in your email or call.

### COVERAGE SCOPE

Covers most causes of property loss including accidental damage and theft. 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. There are certain types of damage not covered such as: normal wear and tear, scratching or cosmetic damage, extremes of temperature, insect/rodent/animal damage, mysterious or unexplained loss or disappearance is not covered.

COMPARE	GALLAGHER & ALLIANZ	STANDARD HOMEOWNERS
DOES THE POLICY COVER ACCIDENTAL DAMAGE?	YES	NO
WATER SPILLED, COMPUTER CRACKED	YES	NO
WHAT IS THE LOWEST DEDUCTIBLE AVAILABLE?	\$25	\$500 OR HIGHER
CELLPHONE DAMAGE	YES	NO
LOSS PAYMENT TYPE	RCV (REPLACEMENT CURRENT VALUE)	ACV (ACTUAL DEPRECIATED CASH VALUE)
WILL LOSS AFFECT FAMILY POLICY?	NO	YES

Landmark Properties, LLC. is not affiliated with either USI or AJG and is not responsible for payment or processing of claims. This plan was designed specifically for Landmark Residents, the cost (\$10/month for personal property & damage and \$6/ month for liability in addition to rent) for this insurance protection is automatically included in your lease. Any descriptions of the program are abbreviated and are subject to the terms, conditions and exclusions of the actual program language, which can be obtained by contacting Arthur J. Gallagher at 888.411.4911, 1050 Crown Pointe Parkway, Ste #600 Atlanta, GA 30338 or visit this website, [www.collegestudentinsurance.com/partner\\_landmark.aspx](http://www.collegestudentinsurance.com/partner_landmark.aspx). To file a claim, please visit the listed website.

# LANDMARK LIABILITY PROTECTION PLAN

## PROGRAM HIGHLIGHTS

Only \$6 per month & this plan will satisfy your lease requirement!

## COVERAGE

\$100,000 Limit of Liability Damage to occupied premises caused by fire, smoke, water damage, and explosion. Cost of defense are also included in the policy limit. Bodily injury to third parties arising out of acts of negligence. Medical payments limit \$1,000 to injured third party.

## COVERAGE SCOPE

Covers all individual rental properties at named locations. In the event that Resident fails to deliver written proof of liability coverage, Resident will be automatically enrolled in a service program through Arthur J. Gallagher.

## ELIGIBILITY

This plan is designed for all residents.



“The entire insurance process went incredibly smoother than I expected it to go. After sending in the required paperwork, they filed my claim and sent the check in less than two weeks for my new laptop. It was definitely a great decision to have the insurance and I would suggest everyone to take advantage of it.”

-Brett W.

“Early in the school year, I spilled water on my laptop keyboard. The keyboard was broken and I had to send my laptop for repair. Filing a claim online was much easier than I expected, and I was fully reimbursed for the repair costs within two weeks of filing the claim. The claim process was painless and I couldn’t recommend them enough.”  
- Will C.



## LANDMARK LIABILITY FAQ

### WILL THIS POLICY PAY IF I HAVE OTHER INSURANCE IN PLACE?

Yes. This policy applies first regardless of other insurance.

### DOES THIS POLICY COVER DAMAGE DONE BY MY PETS?

Yes, under your liability coverage, bodily injury or property damage that is caused by an animal owned by any insured, or in any insured’s care is covered up to \$10,000 for any occurrence.

### DOES THIS POLICY COVER CLAIMS MADE AGAINST ME?

If Liability coverage is purchased, the policy covers damages for bodily injury or property damage for a covered occurrence for which an insured becomes liable.

### WHAT TYPES OF LIABILITY LOSSES ARE COVERED?

The coverage offers protection to occupied premises in case you are held liable for damage resulting from fire, smoke, water damage, and explosion.