To: Ramapo College Parents and Students
From: Office of Residence Life
Re: Insurance for Student Property

Even though the college and most students take measures to safeguard property, loss of personal property is sometimes inevitable, through natural events, accidental damage or even theft. These things can happen either on or off campus and the college is not responsible for the property of students. As you prepare to reside on the Ramapo College campus for the 2014-2015 academic year, you will need to consider insuring your valuables.

The Guide to Community Living is a resource for all residential students and is available on the Ramapo College website at http://www.ramapo.edu/reslife/files/2013/07/Guide-To-Community-Living-2013-2014.pdf. All residents sign an agreement at check in stating they understand that it is their responsibility to read and comply with all information provided in the Guide to Community Living. Please see important information below that is in the Guide about insurance:

**INSURANCE CLAIMS AGAINST THE COLLEGE**

Residents are strongly urged to carry renter’s insurance or be added to their parent’s homeowners insurance. The College does not have insurance that covers students’ belongings. Please view the Guide in the Residence Life section on the Ramapo College website.

Students may already be covered under their parents’ homeowners’ insurance. However, not all homeowners’ policies cover everything students bring to school, or the deductible may be high. You should check with your insurance agent and request a written note on what is and is not covered under your policy. Some things we recommend you verify are whether there are limitations on computers, electronics or other such items, coverage limit, and deductible amount levels.

Included in this packet is an informational brochure from CSI’s Student Personal Property Protector Plus® program. CSI has created this property insurance plan especially for students living away from their home, either on or off campus. Participation in this plan is optional. Should you have questions about CSI’s insurance program, or decide to participate in their Property Protector Plus plan, you can contact them directly using the contact information in the brochure or via their website at www.collegestudentinsurance.com. In addition, there is a brochure included for National Student Services which is another company that insures student’s property. You can obtain more information about their coverage options at their website at www.nssi.com.

Ramapo College does not endorse any individual insurance program, but does encourage parents and students to make sure they have adequate protection for their property while away from home.