



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

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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 2020-2021 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 [www.ramapo.edu/reslife/guide](http://www.ramapo.edu/reslife/guide). All residents sign an agreement at check in stating they understand it is their responsibility to read and comply with all information provided in the Guide to Community Living. Please see important information below 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.***

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. We recommend you verify whether there are limitations on computers, electronics or other such items, coverage limits, and deductible amount levels.

*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.*