

Student Property and Liability Insurance Program



For students living in University of Guelph Residences.

The University of Guelph is pleased to include property and liability insurance for students while living in residence. This insurance will be included as part of your residence fees, and will cover your personal belongings and protect you against loss or damage you may be liable for. For students who maintain their own insurance throughout their residency the coverage provided by this program is primary and any personal policy will sit in excess.

Coverage

The following insurance coverages are provided while living in residence:

\$10,000 Combined Single Limit

Contents and Additional Living Expenses

Each student will be provided with coverage to protect your personal belongings and additional living expenses up to a combined single limit of \$10,000 – subject to a \$500 deductible. The policy provides coverage for all risks of loss or damage subject to exclusions.¹ Claims will be settled on a “replacement cost” basis (without deduction for depreciation). If as a consequence of an insured loss the student’s residence is unfit for occupancy, the policy will pay the increased expenses incurred by the student to obtain temporary housing.² For example, if a student moves to a hotel for a few days while their room is being repaired, hotel costs including meals would be covered.

\$1,000,000

Personal Liability Coverage

If a student is found to be responsible for causing accidental damage to university property or another student’s property (for example, if a student accidentally started a fire in their room) or accidental bodily injury to another person, the policy will respond up to \$1,000,000 to pay legal expenses and compensatory damages for which they are found to be legally liable.

Under this program, the university purchases a master policy that provides insurance coverage for all students who are living in residence. Students will receive a Certificate of Insurance in their name outlining the coverages provided by the policy, and will be provided a website address where they can access the policy wording. Certificates will be issued to students within 60 days of the start of the semester that the student first joins a Residence.

If students move to a different University of Guelph Residence then this insurance will follow them. The update to the insurer will be completed via Student Housing through regular reporting. If students leave University of Guelph Residence for any reason then this insurance will immediately cease and will not follow them. Students will need to source their own insurance policy after leaving university residence. There will be no confirmation documentation sent to students confirming the insurance policy has ceased to cover them.

¹ Typical exclusions on a policy include wear and tear, some water damage, intentional or criminal acts. Please refer to the policy wording for a complete list of policy conditions and exclusions.

² Student Housing Services will initially work with any affected students to accommodate them elsewhere within the University of Guelph Residences at no cost to the student. If there is no available space for the student to move to then a claim can be made for Additional Living Expenses.

Although this insurance program is arranged by the University for the benefit of our students in residence, students should familiarize themselves with the insurance coverage. The University assumes no responsibility or liability for coverage availability, limit, claim dispute or declination of insurance protection. The student must report all circumstances of a potential claim immediately to Excess Underwriting and/or Marsh Canada, provide all supporting documentation to support their claim, and must at all times fully cooperate with the insurer's adjuster and/or other authorized representatives. Students are at all times responsible for uninsured loss or damage as well as any deductible that may be applicable to any one claim.

Benefits to students

- 1. Automatic coverage** — All students are automatically covered under this program as insurance is included as part of their residence fees.
- 2. Peace of Mind** — Students will receive the following insurance coverage:
 - Contents & Additional Living Expenses \$10,000 combined single limit — "All Risks" coverage on a replacement cost basis — \$500 deductible.
 - Personal Liability \$1,000,000.
- 3. Additional Living Expenses** — While some Homeowners policies may extend Contents and Personal Liability coverage for students who are temporarily living away from home to attend university or college, Additional Living Expenses are not typically extended to third party locations. As a result, in the event of a claim where a student has to move out of their room while damages are being repaired, students should not rely on their parents' Homeowners policy to provide coverage for any additional costs. Additional Living Expenses and Contents up to a combined single limit of \$10,000 are covered under this program.
- 4. Program Coverage is Primary** — Where a student is also covered by another policy such as their parents' Homeowners policy, the coverage provided by this program is primary. In the event of a claim:
 - Coverage provided by any other policy would be secondary and would only be called upon to respond if the limits of coverage provided under this program were exhausted.
- 5. \$500 Deductible** — Most homeowners carry a \$1,000 deductible or greater on their Homeowners policy. As a result, smaller claims are more likely to be covered under the Program policy due to the lower deductible.

Claims

Students are responsible to report claims directly to the insurer and must contact Excess Underwriting via phone or email, as the individual insurance is in their name.

To Contact Excess Underwriting to report a claim:

International Programs Group (IPG)

Email: excessuwclaims@ipgclaims.com

Direct Number: 1-888-204-4726

Your tenants insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only.

The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

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To contact Marsh - If students need to inquire about this insurance coverage prior to submitting a claim, students can contact Marsh Canada directly at **1 800 665 0765** and they would be more than happy to discuss your options and walk you through the claims process.

About Marsh

Marsh's Private Client Services is the administrator of this insurance program and an operating practice of Marsh Canada Limited. Marsh is a global leader in insurance broking and risk management.

With Marsh's Private Client Services, you have access to a team of knowledgeable and experienced insurance brokers, readily available to answer any questions you may have about the program.

Marsh's Private Client Services offers the strength and stability of a national company with a commitment to professional and personalized service.

About Excess Underwriting

Established in 2008, Excess Underwriting is an independently operated, Canadian-owned, commercial, and personal lines insurance provider that works with brokers and their clients to manage risk proactively, collaboratively, and in partnership. Excess Underwriting is a division of Towerhill Insurance Underwriters Inc., coverholder and broker for Lloyd's of London.

Contact

For additional information about the program, please contact:

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