#### Personal Property Insurance Coverage Request

Please check the premium amount that corresponds with your desired coverage amount and deductible ....

| Coverage<br>Amount | With a<br>\$50 Deductible | With a<br>\$100 Deductible |
|--------------------|---------------------------|----------------------------|
|                    | Your annual premium is:   | Your annual premium is:    |
| \$2,000            | \$75                      | \$70                       |
| \$4,000            | \$110                     | \$105                      |
| \$6,000            | \$155                     | \$150                      |
| \$8,000            | \$195                     | \$190                      |
| \$10,000           | \$225                     | <b>\$220</b>               |
| \$12,000           | \$250                     | \$245                      |
| \$20,000           | \$295                     | \$290                      |

| ZIP code at permanent address                                     |  |
|---|--|
| Student college ID #  |  |
| Name First Name Last Name   |  |
| Home address  |  |
| City State ZIP  |  |
| Primary phone #   |  |
| Permanent email   |  |
| School email  |  |
| I verify that I am a student or employee of                       |  |
| Signature of student or parent/guardian if under 18 years of age  |  |
| Premium amount (from above) \$                                    |  |
| My check payable to <b>Haylor, Freyer &amp; Coon</b> is enclosed. |  |
| ☐I'm paying by credit card: ☐Visa ☐MasterCard ☐Discove            |  |
| Card #  |  |
| Expiration Date / /   |  |
| Name on account   |  |
| Signature   |  |
| Cardholder's mailing address:                                     |  |
| Street  |  |
| City State ZIP  |  |

Haylor, Freyer & Coon, Inc. 231 Salina Meadows P.O. Box 4743 Syracuse, NY 13221-4743

HF&

August 15, 2012 to August 15, 2013

# Protect what you take to school!



Personal Property Insurance Coverage for the students and staff of:

### University of Akron

Broad coverage on campus, off campus, in residence halls or apartments—all around the world!

## How you're protected with this low-cost insurance

When you purchase low-cost student personal property coverage from Haylor, Freyer & Coon, your personal belongings are covered worldwide—**on and off campus**—in your residence hall, your apartment, in a foreign country, at home, in storage, or anywhere else they may be.

The policy is issued as broad form protection, and the valuables you take to school are covered for the most obvious and common types of losses:

- Theft
- Vandalism or malicious mischief
- Fire, lightning, smoke
- Collision or overturn of a transporting conveyance
- Explosion/Windstorm
- Accidental damage

A \$100 deductible applies to all mobile/electronic devices for accidental damage, regardless of which coverage limit/deductible you select.

#### The policy's limitations/exclusions

Coverage for theft losses only, such items as jewelry, watches and gold, is limited to \$2,000 per loss. The most we will pay for the sum of loss or damage of such items during the period of coverage is \$4,000.

Your policy does not cover the following:

- Financial documents, stock, cash, intellectual property, transportation or other tickets, bouillon, manuscripts or mechanical drawings
- Unexplained disappearance
- Automobiles, motorized vehicles of any kind, including vehicle equipment or accessories
- Theft from a vehicle, unless there are visible signs of forced entry

Please review the certificate of coverage for complete policy details.

#### **Certificate of coverage**

Our certificate along with renewal information will be sent to the home address or email address you have indicated on the enrollment form.

#### Answers to frequently asked questions

I'm moving to an apartment. Can I purchase the insurance?

Yes. This program offers worldwide coverage and covers your belongings no matter where you reside.

I'm doing a study abroad. Can my belongings be covered overseas?

Yes. It is worldwide coverage and you're insured against the same wide range of losses outside the country as you are in the U.S.

What if I lose my cell phone? Is that covered under this policy?

No. Unexplained losses are not covered.



Coverage on campus, off campus—including apartments—and all around the world!

#### Have questions or need assistance?



#### Haylor, Freyer & Coon, Inc.

231 Salina Meadows | P.O. Box 4743 | Syracuse, NY 13221-4743

Call us toll-free at **866-535-0456**, and ask to speak with a college specialist, or send an email to **student@haylor.com**.



#### **Important details**

#### **Eligibility**

All registered students, undergraduate, graduate, faculty and staff are eligible. Your college/university is making this available to you and encourages you to enroll.

#### Enrollment

You have three easy options:

Enroll online at: www.haylor-college.com/pp

- Complete the Coverage Request form in this brochure and fax it to us at **315-453-1722**.
- Complete the Coverage Request form and mail it to us at: Haylor, Freyer & Coon, Inc., P.O. Box 4743, Syracuse NY 13221-4743.

#### **Payment**

You have two easy options:

- Pay by credit card (Visa, MasterCard or Discover)
- Send us a check made payable to Haylor, Freyer & Coon, Inc.

#### **Coverage term**

Coverage begins on August 15, 2012, and ends August 15, 2013. If you enroll after September 5, 2012, coverage will become effective 5 days from the date the form is received or processed online.

#### Insurance company and service

Coverage is provided by Harleysville Insurance, long recognized among U.S. companies for its superior financial strength and exceptional customer service. Enrollment, administration and claim processing are handled by Haylor, Freyer & Coon in Syracuse.

As your insurance representative and at your direction, is it our role to procure insurance proposals on your behalf, to place coverage per your instructions and provide policy service during the policy term. Insurance companies pay us a sales commission on policies we place with them. The amount we are paid may vary among the insurers we represent. We may receive additional compensation through a contract provision with an insurance company that is contingent on our overall profitability and/or premium volume with the carrier. At your request, we will provide information on the actual compensation we expect to receive from the sale of insurance policy(s) to you, or what we would have expected to be paid had you selected any alternate quotations that we might have presented to you.