



August 15, 2009 to August 15, 2010

# Protect what you take to school!

Personal Property Insurance Coverage  
for the students and staff of:



**Now, broader coverage on campus,  
off campus—all around the world!**

# Which of your possessions could you live without? With this low-cost insurance, you won't have to choose.

When you go to school, carloads of your personal belongings go with you. Your laptop. Your CD player. Your camera. Your leather jacket. Things that would take a lot of money to replace if they were stolen or damaged.

But where would that money come from? **The university assumes no responsibility for your personal property.** Your parents' (or your) homeowners insurance? Maybe, but standard policies typically limit coverage for items kept off premises, and deductibles range anywhere from \$250 up to \$2,500.

**Here's a better way to protect your belongings: Insure them through low-cost student personal property coverage from Haylor, Freyer & Coon.**

## > Your property is covered worldwide.

Your belongings are covered worldwide, ON AND OFF CAMPUS—in your dorm room, your apartment, in a foreign country, "at home," in storage, or anywhere else they may be.

## > Coverage extends to property entrusted to you or in your care.

This insurance program is designed especially for university students, scholars and staff, and covers ...

- Personal property you own
- Property entrusted to you by a parent or legal guardian
- Property owned by the university but under your care

This policy provides what is called "primary coverage." That means this coverage pays first if you have a loss, even if you have other insurance.

### Protect your computer!

If you have XTool® Computer Tracker or zTrace™ Gold software on your laptop or desktop computer, we will waive the deductible in the event it is stolen.

If you've secured your laptop with a computer cable lock that is cut in the commission of a theft, we will reduce your deductible on the stolen laptop to \$25.

Tracking devices, cables and other security equipment can be purchased from Computer Security Products, Inc. via a link from the [www.haylor.com/student](http://www.haylor.com/student) Web site.

## > You're covered at full replacement cost.

If you have a covered loss, this insurance pays for the full replacement cost of your property—not just the actual cash value of your used goods, but the full cost to either repair the property or to replace with new items of the same kind and quality. You pay only your deductible—either \$50 or \$100, whichever you've chosen.



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

## > All your personal belongings are now insured against a wider range of losses!

Beginning with the 2009/10 enrollment period, the protection we offer under our student personal property protection program is better than ever! We've switched from "named perils" coverage to a "broad form" policy, which means *all* direct physical losses are covered except for those that are specifically excluded. (See next column for important things to note and refer to coverage form for full details.) Of course, your personal property is covered for the the most obvious and common types of loss, such as:

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

## Save time! Enroll Online

Log on to: [www.haylor.com/student](http://www.haylor.com/student)



## It's affordable. Take a look:

Coverage Amount:	Annual Premium
\$ 2,000 coverage	\$ 65
\$ 4,000 coverage	\$ 94
\$ 6,000 coverage	\$ 130
\$ 8,000 coverage	\$ 165
\$10,000 coverage	\$ 190
\$12,000 coverage	\$ 210
\$20,000 coverage	\$ 250

The premium shown is based on a \$100 deductible. Choose a \$50 deductible and add \$5 to your annual premium.

### > The fine print.

This brochure is only a general description of the coverage and does not reflect all the benefits and limitations found in the Certificate of Coverage. The insurance policy, and not this descriptive brochure, will form the contract between the insured and the company.

#### Important limitation/exclusions to note:

- Coverage for *theft* losses only, of such items as jewelry, watches and gold, is limited to \$1,000 per loss.  
Your policy does not cover the following:
- Financial documents, stocks, cash, intellectual property, transportation or other tickets, bullion, 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.

#### New Electronic Response and Invoice Option

Once you've enrolled, why wait for the U.S. Postal Service to deliver your Certificate of Coverage? With your permission, we'll send it to you *instantaneously via e-mail*. Simply check the appropriate box on the application on the reverse side.

### > The important details.

#### Eligibility

All registered students, undergraduate, graduate, faculty, staff and study abroad participants are eligible. Your university has made this plan available to you and encourages you to enroll.

#### Enrollment

You can enroll online, or you can complete and fax or mail the attached enrollment form to us.

#### Payment

You can pay by credit card (please include all information requested either online or on this form) or by a check made payable to Haylor, Freyer & Coon, Inc.

#### Coverage term

Coverage begins August 15, 2009 and ends August 15, 2010. However, if your enrollment form is received after August 15, coverage will become effective 5 days after the enrollment form is received or processed online.

#### Certificate of coverage

This certificate, along with renewal information, will be sent to the home address or e-mail address you indicate on the enrollment form.

#### Cancellation option

Within 60 days of the start of coverage, you can request a cancellation of your policy and get a full refund. The cancellation will nullify and void coverage from inception of the policy. Cancellation requests must be made in writing to Haylor, Freyer & Coon.

#### Insurance company and service

Insurance coverage is provided by Harleysville Insurance—one of the nation's largest insurance groups, recognized as "Good people to know" for its exceptional customer service. Enrollment, administration and claims processing are handled by Haylor, Freyer & Coon, Inc. in Syracuse, New York.

**Have questions? We'll be happy to answer them.**

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

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

Call us toll free at **1-866-535-0456**, and ask for a college specialist to assist you, or send an e-mail to [student@haylor.com](mailto:student@haylor.com).



# Personal Property Insurance Coverage Request

### 3 easy ways to enroll:

And, unlike many companies who offer this coverage, we do not charge any administrative or processing fees—regardless of the enrollment method you choose!

**Online! It's fast & easy:** Log on to: [www.haylor.com/student](http://www.haylor.com/student)  
Print your policy when online enrollment is complete!

**Fax:** If you plan to pay with a credit card, you may detach this completed form and fax it to us at **315-453-1722**.

**Mail:** Mail this completed form to HF&C at 231 Salina Meadows, P.O. Box 4743, Syracuse, NY 13221-4743 with a check made payable to: **Haylor, Freyer & Coon, Inc.**

Coverage Amount	\$50 Ded.	\$100 Ded.
\$ 2,000	<input type="checkbox"/> \$ 70	<input type="checkbox"/> \$ 65
\$ 4,000	<input type="checkbox"/> \$ 99	<input type="checkbox"/> \$ 94
\$ 6,000	<input type="checkbox"/> \$135	<input type="checkbox"/> \$130
\$ 8,000	<input type="checkbox"/> \$170	<input type="checkbox"/> \$165
\$10,000	<input type="checkbox"/> \$195	<input type="checkbox"/> \$190
\$12,000	<input type="checkbox"/> \$215	<input type="checkbox"/> \$210
\$20,000	<input type="checkbox"/> \$255	<input type="checkbox"/> \$250

**Please “check” selected coverage amount / deductible:**

**THIS PROTECTION IS AVAILABLE ONLY TO REGISTERED STUDENTS. PLEASE PRINT ALL REQUIRED INFORMATION BELOW:**

Last 4 digits of Social Security # OR Student ID #     Student College ID #

First name  Last name  MI

Home address  Street  City  State  Zip

Primary Phone no.  Home  Cell  Alternate phone no.  Home  Cell

Permanent e-mail address

E-mail address assigned by school

**Required fields for electronic response and invoice option**

I verify that I am a student or employee at  Name of school

Signature of student or parent/guardian if under 18 years of age

Premium cost amount enclosed \$   CHECK ENCLOSED PAYABLE TO HAYLOR, FREYER & COON, INC.

Visa  Mastercard Card number                  Expiration date   /

Name on account  Signature  Date

Cardholder's complete mailing address  Street  City  State  Zip

**Please send my confirmation of coverage and Certificate of Coverage via the method “checked” at right. I understand that my invoice for the next year of coverage will be sent in the same manner I have selected.**