



## GLOBAL RENTERS INSURANCE

### Protection While at School or Abroad

#### Coverage is a Necessity

Educational Institutions are faced with many unique challenges. At RCM&D, we know that one of your top priorities is keeping your campus safe, but have you considered the risks that your students, faculty, and alumni may be exposed to when traveling internationally? Global Renters Insurance is a necessity to protect them from property and liability risks while abroad and at school.

RCM&D's renters coverage protects against property losses worldwide, such as burglaries, fires, floods, earthquakes and political unrest. Students and faculty traveling in an unfamiliar country can be unaccustomed to the culture and they may mistakenly act or behave in a way that could result in an unexpected lawsuit. Our coverage protects against liability for unintentional bodily injury, personal injury, and property damage.

Additionally, homeowners' policies may not extend coverage outside of the United States and students visiting from foreign countries may not have homeowners' policies. Homeowner's deductibles may also be high and the policyholder may not know how to file an international claim. We offer coverage that costs less than most homeowner's deductibles, while covering you worldwide.

### **Our Renters Insurance coverage is crucial to protect your students, faculty and alumni at an affordable rate.**

#### Coverage Highlights

- Global Coverage for University Students, Graduate Students, Alumni, Faculty and Staff
- Coverage at School or Studying Abroad
- Coverage for Inbound and Outbound Travelers
- Competitive Pricing (Minimum Premium Approximately \$130)
- Low Property Deductibles
- Enhanced Coverage Options: Liability, Political Risk, Kidnap and Ransom, and More
- Simplified Online Enrollment
- Multilingual Claims Center Available 24 Hours a Day, 365 Days a Year



The average student now has more than \$2,000 in laptops, smartphones, musical instruments, bicycles, and more that they bring to college. They are also nearly three times more likely to be a victim of a burglary, theft or misc damage than a conventional family household. So what should they do about buying insurance? And what does it mean for you if they do not secure adequate coverage?

### Coverage Limit Details

- Student Personal Property Coverage: \$2,500 to \$25,000
- Personal Property in Storage: Scheduled Limits
- Electronic Equipment: \$1,500 Limit
- Luggage: \$1,000
- Valuable Articles: \$1,500 (Higher Limits Can Be Scheduled)
- Athletic Equipment, Musical Instruments, Jewelry, Watches, Furs
- Political Risk Coverage for Property
- Worldwide Personal Liability: \$50,000, \$100,000, \$300,000, \$500,000
- Medical Payments to Others: \$25,000
- Excess Liability Limits Available Up to \$5,000,000
- Kidnap Indemnity: \$250 per Day for a Maximum of 90 Days
- Travel Accidental Death and Dismemberment
- Emergency Medical Evacuation: \$20,000
- Annual Coverage Term

### Simple Administration

- A Master Policy is established for the university or institution with no minimum premium.
- Individuals enroll using the online platform, meaning no administrative duties for your office.
- Students, faculty, and alumni pay their premiums directly online using a credit card.
- The policy is bound, issued, and renewed electronically.
- Policyholders can choose their currency: USD, CAD, Euro, GBP.
- Claims support can be accessed online with multilingual claims administration.



RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging 130 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.

