

# A Program Designed Specifically for Our Residents

## Satisfy Your Lease Requirements & Protect Your Valuables

For a low \$17 per month, Peak Protection Plan brings you insurance designed specifically for our residents. It offers personal liability and broad personal property coverage backed by A+ rated insurance carriers that will not only satisfy your lease requirement but also includes protection on your valuables!

The Peak Protection Plan covers damage to occupied premises caused by fire, smoke, water or explosion up to \$100,000; bodily injury to a 3rd party for which you are liable, as well as eligible personal belongings. Key features include:

### Liability

- No deductible
- Up to \$100,000 of coverage per occurrence
- Coverage for damage to occupied premises caused by fire, water, smoke or explosion for which you are held liable
- Coverage for 3rd party bodily injury for which you are held liable
- Medical payments to others up to \$1,000 for any occurrence
- Satisfies the insurance requirement under your lease contract

### Personal Property

- \$25 deductible per claim
- \$4,000 limit of insurance per eligible claim
- No limitations on electronics: smartphones, laptops, tablets, computers, video consoles, headphones, cameras, and more!
- Theft and accidental breakage automatically included
- Provides the replacement cost value of covered property
- Worldwide protection, regardless where you reside or travel to
- Bikes, jewelry, musical instruments protected up to \$2,000 per occurrence

Visit [collegestudentinsurance.com/peakrenters](https://collegestudentinsurance.com/peakrenters)  
for more information!

# PEAK PROTECTION PLAN

	Peak Protection		Traditional Renters Insurance
	\$100,000 Liability	\$4,000 Contents	
<b>Enrollment</b>	Easy		Application Needed
<b>Approval Process</b>	All Peak Residents		Varies - Credit/SS# Check Possible
<b>Satisfies Lease Requirements</b>	Yes	N/A	Maybe
<b>Deductible</b>	None	\$25 Per Claim	\$500 or More
<b>Accidental Damage</b>	3rd Party Property from Fire, Water, Smoke, Explosion Damage for which you are held liable	Drops, Spills, Collisions, and any direct physical damage to an insurable item	No
<b>Earthquake and Flood</b>	N/A	Yes	No
<b>Replacement Cost Value</b>	N/A	Yes - Higher recovery on damaged or stolen items	No- Unless endorsed for an additional cost
<b>Most All Personal Property Covered</b>	N/A	Most all personal property including laptops, smartphones, tablets, electronics, bikes, and more	Limitations on property types, especially electronics
<b>Primary Insurance</b>	Yes		Maybe
<b>Price</b>	Low - \$17 per month		On average over 20% higher



**Gallagher**

Insurance | Risk Management | Consulting

Insurance Program Administered by:  
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PeakMade Insurance Program  
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USI Insurance Services



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