

NOTE: Your cancelled check or credit card statement is your confirmation of coverage. In order to keep the cost of this insurance as low as possible, we do not mail confirmation of receipt of your enrollment or payment.

Exclusions

We do not cover loss resulting directly or indirectly from:

Ordinance or law; earth movement; water damage from flood, surface water, wave, tidal water, overflow of body of water, water which backs up through sewers or drains, water below the surface of the ground; power interruption; neglect of the insured to all real means to save and preserve property; war, including undeclared war, civil war, insurrection, rebellion, revolution or war-like act, and discharge of nuclear weapons.

Claims Procedure

Claim forms are available in the Housing Office, or by contacting our web site: www.fidelityins.com and linking to Student Property Claim Form. Complete the claim form and either submit it via our web site or mail to: Student Services Representative, Fidelity Associates, P.O. Box 3144, Spokane, WA 99220-3144. Claims are paid promptly by Liberty Northwest. If there is a problem or additional information is needed, you will be contacted by phone by the Fidelity Student Services Representative, or the Liberty Northwest Claims Office.

If you have any claim problems, call the Student Service Representative at Fidelity Associates, Spokane (509) 747-3121 or toll free at 1-800-223-7954, or email to: studentservices@fidelityins.com.

IMPORTANT NOTICE ON ALL THEFT LOSSES:

All theft losses must be reported to the Campus Police or Local Police within 24 hours of discovery. Failure to do this will eliminate coverage for your loss.

Some Questions Commonly Asked

QUESTION: How will this affect any coverage that might be available from my parents' Homeowners?

ANSWER: This is primary insurance and will allow any unscheduled Homeowner's coverage to remain loss free in so far as losses covered by this insurance.

QUESTION: Are bicycles and computers and peripheral equipment covered?

ANSWER: Computers are covered up to the full policy limit selected, subject to a theft deductible of \$100.00 per claim. Bicycles are covered to a maximum of \$500, subject to a theft deductible of \$100.00 per claim.

This plan was specifically designed for
The Evergreen State College students by



For Service or Claims Call

Student Service
Representative

501 South Bernard Street
P.O. Box 3144
Spokane, Washington 99220-3144

Phone: (509) 747-3121

1-800-223-7954

FAX: (509) 623-1073

E-mail: studentservices@fidelityins.com

Web-site: www.fidelityins.com

PURCHASE ONLINE AT:
www.fidelityins.com

an exclusive program
underwritten by



Liberty Northwest
Insurance Company®

The Evergreen State College

STUDENT PERSONAL PROPERTY INSURANCE FOR THE EVERGREEN STATE COLLEGE HOUSING RESIDENTS

ANNUAL COST

\$2,500 LIMIT — \$46

\$5,000 LIMIT — \$61

\$10,000 LIMIT — \$93

INCLUDES \$5.00 PROCESSING FEE

EVERGREEN



2009-2010

Welcome

Dear TESC Housing Residents:

The purpose of this brochure is to acquaint you with the unique insurance policy on your personal property which is made available to you through Fidelity Associates Insurance.

The College assumes no responsibility for loss or damage to any College resident's personal property from any cause. The College strongly recommends to the College resident to obtain insurance coverage by either purchasing a renter's insurance policy, verifying the coverage is available under their parent's homeowner's insurance policy or the resident may purchase coverage under the College Student Personal Property Insurance Program outlined in this brochure. Failure to verify or obtain personal property insurance may result in an unrecoverable financial loss. Additional brochures and application forms are available from the Housing Office, A301.

I would encourage you to read the brochure carefully. A student, like all others, is subject to many risks and exposures. The loss of your personal property through theft, accidents, or fire within your living premises is a risk that you may wish to protect. Please note that theft of stereo, DVD, television equipment, and bicycles requires a higher deductible and a \$500 limitation on those items.

COMPUTERS ARE COVERED AS ANY OTHER PROPERTY, SUBJECT TO A \$100 THEFT DEDUCTIBLE

To obtain the insurance coverage, please indicate your acceptance on the form by signing and returning the application along with your check in the enclosed self-addressed envelope, or visit www.fidelityins.com to enroll online. If you do not want to purchase this insurance please acknowledge your rejection on the application and return in the self-addressed envelope.

Insurance Offered and Cost

THE EVERGREEN STATE COLLEGE DOES NOT PROVIDE ANY INSURANCE on the personal property of the students.

The annual premiums and fees are as follows. This premium is not refundable. You may optionally apply for any limit.

\$2,500 LIMIT — \$46
\$5,000 LIMIT — \$61
\$10,000 LIMIT — \$93
INCLUDES \$5.00 PROCESSING FEE

To effect coverage, complete the enclosed application and send it with your payment to Fidelity Associates in the envelope provided, or enroll and pay online.

Following is a brief description of the coverage, subject to the actual policy declarations, coverages, limitations and exclusions within the policy on file in the Housing Office.

Extent of Coverage

The policy covers the personal property of students while they are enrolled and residing in Evergreen State College housing. (Exceptions: Coverage is included for property kept in College housing during vacation periods.)

Coverage applies on the premises of the Evergreen State College and your College housing premises only, except losses due to risk of transportation which are covered while you are en route to and from the College and your permanent home while you are enrolled.

Limit of Liability

\$2,500, \$5,000 or \$10,000 per loss, depending upon limit selected and paid for.

Coverages Included

Direct loss of covered property by:

A. On premises of the Evergreen State College

1. Fire and Lightning
2. Windstorm and Hail
3. Explosion
4. Riot and Civil Commotion
5. Damage by Aircraft
6. Damage by Vehicle
7. Smoke, Sudden and Accidental only
8. Vandalism & Malicious Mischief
9. Theft, subject to the following:
 - a. Deductible
 - 1) \$100 deductible per claim on electronics, related equipment and peripheral equipment and bicycles.

- 2) \$50 deductible per claim on all other items.
 - b. Limitation of \$100.00 total per claim on jewelry, watches and furs after application of the deductible, per incident of loss.
 - c. Limit of \$500 total per claim on stereo, DVD and TV equipment, including tapes, records and compact discs, and bicycles after application of the deductible per incident of loss.
 - d. Theft from an automobile requires visible sign of forcible entry (covered on campus only)
 - e. All theft losses must be reported to Campus or Local Police within twenty-four hours of discovery.
10. Accidental discharge or overflow of water or steam from within a plumbing, heating or air conditioning system or from within a household appliance.
 11. Sudden and accidental tearing asunder, cracking, burning or bulging of a steam or hot water heating system, or an appliance for heating water.
 12. Freezing of a plumbing, heating or air conditioning system or of a domestic appliance.
 13. Volcanic action, meaning only direct loss to property contained in a building resulting from the eruption of a volcano.

B. While property is being transported on and off campus:

1. Risks of transportation, while the property is within or upon a conveyance for the purpose of being transported from one location to another, and shall include only direct loss by fire, lightning, collision, derailment, or overturning of the vehicle, flood, collapse or bridges, or airplane crash.

Deductible

1. Losses other than theft — No deductible.
2. Losses by theft; electronics, related equipment and peripheral equipment and Bicycles — \$100 per claim. All other covered property — \$50 per claim.

Property Not Covered

We do not cover: automobiles, moors, boats or other conveyances or their accessories; accounts, bills, currency, deeds, evidences of debt, letters of credit, passports, documents, money, notes, securities, transportation or other tickets, animals, birds or fish, automobile equipment, salesmen's samples, merchandise for sale or exhibition, or any property specifically insured.

COMPLETE THIS FORM & MAIL WITH PAYMENT OR PURCHASE ONLINE AT: www.fidelityins.com STUDENT PERSONAL PROPERTY INSURANCE

Please Initial Appropriate Blocks

ACCEPT \$2,500 Limit/\$46.00 \$5,000 Limit/\$61.00 \$10,000 Limit/\$93.00 **INCLUDES \$5.00 PROCESSING FEE**

I accept the insurance coverage carried in the Master Policy for the Evergreen State College and include my check for the applicable amount payable to "Fidelity Associates Insurance." I understand that the brochure constitutes my policy, subject to the actual policy declarations, coverages, limitations and exclusions within the policy on file with the Risk Management Office. Coverage is effective **August 1, 2009**, or date of postmark of application or online enrollment, whichever is latest, and expires on **August 1, 2010**.

PAYMENT **CHECK** **MONEY ORDER** **INCLUDES \$5.00 PROCESSING FEE**

To pay by Credit Card go to: www.fidelityins.com under the "College Student Programs" link. Cards accepted • VISA • MC • AMEX • DISCOVER

Student Name: _____ ID #: _____

Permanent Home Address: _____ Housing Unit & Apt. No.: _____

City, State & Zip Code: _____

Phone-Home: _____ Phone-On-Campus: _____ Email: _____

Signature: _____ Date: _____

This is to certify that coverage under the above policy is effective at 12:01 a.m. of date of postmark of application received by Fidelity Associates. Consult Fidelity Associates in case of a claim. See brochure for coverage description.