

GMH COMMUNITIES COVERED

INSURED

COVERED

PROTECTED



Gallagher

Insurance Program Administered by:
Arthur J. Gallagher & Co.
316 Maxwell Road, Ste 100
Alpharetta, GA 30009
P 888-411-4911
F 678-832-4910
www.collegestudentinsurance.com

LIABILITY INSURANCE PROGRAM:

For \$16 per month, our Liability Insurance Program gives residents and guarantors a peace of mind knowing they are covered by a program specifically designed for our residents. This plan covers damage to occupied premises caused by fire, smoke, water damage or explosion. The Administered Liability Protection Program will provide Resident insured status under a policy providing Resident Liability coverage with a \$100,000 Limit of Liability AND Personal Property Coverage which provides a limit of \$4,000 at a \$25 deductible.

GMH Communities is not affiliated with Arthur J. Gallagher & Co. and is not responsible for payment or processing of claims.

GMH



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GMH Communities Covered Insurance Program Overview

GMH Communities has partnered with Gallagher, a respected insurance brokerage, to offer personal property and liability insurance coverage to our residents. This coverage affords you protection against damages to your personal property anywhere in the world, and resident liability coverage that will satisfy your insurance requirements. This is all offered to you at a low rate of **\$16.00 per month**.

Personal Property

Coverage Limits and Deductible

Personal Property Limit	\$4,000 per occurrence
Claim Deductible	\$25

Coverage Advantages

Accidental Damage, Water Damage, Theft Coverage and More! - Protect your electronics and other belongings from drops, spills, and other accidents that are not covered under traditional renters insurance

Low Deductible - In the event of a claim, you only pay \$25 out-of-pocket vs. \$500+ with traditional renters insurance

Instant Approval - No Credit or Background Check Required!

Resident Liability

Coverage Limits and Deductible

Liability Limit	\$100,000 per occurrence
Claim Deductible	\$0

Coverage Advantages

Satisfies your Insurance Requirement – Your lease requires you to maintain resident liability coverage

Protects you from Accidents – Common claims include kitchen fires, water damage due to overflowing sinks or toilets, slip-and-falls and other accidents that you may be held liable for

How do I sign up?

The process is simple! Contact your leasing office and ask about GMH Communities Covered.

Claims & Other Information

To file claims, view your policy, or if you have questions, please visit:

www.CollegeStudentInsurance.com/partner-gmh

Policy Terms, Conditions, Exclusions

The actual policy of Insurance, not this summary of coverage, is the contract of Insurance and all coverage is determined by the policy. Should you have a claim for loss or damage, it must be reported immediately to Arthur J. Gallagher. Failure to do so could affect your coverage. Please have the policy number (see link above) and details about the loss ready when you contact us. For further information about the coverage under the policy, please contact Arthur J. Gallagher via the contact information below and reference the GMH Communities Covered.

This program is administered by Gallagher.

Main: 888.411.4900	1050 Crown Pointe Parkway, Suite 600
Fax: 678.832.4910	Atlanta, GA 30338
www.ajg.com	



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GMH Communities Covered – Coverage ID Card

The following document will serve as your 'ID Card' for including how to access your policies, how to file a claim, coverage limits, and who to contact if you have questions. Please save this document in a secure place for future reference.

Coverage Limits and Deductible

Personal Property Limit	\$4,000 per occurrence
Personal Property Claim Deductible	\$25 per occurrence

Liability Limit	\$100,000 per occurrence
Liability Claim Deductible	\$0 per occurrence

Website

To file claims, view your policy, or if you have questions, please visit:

www.CollegeStudentInsurance.com/partner-gmh

Claims Instructions

Personal Property

- To file a claim for damage to or theft of your personal property, follow the link above, then click the 'File a Claim' button. Log in using the Policy Number and Password listed below:

Personal Property Policy Number – P4CK-6CYJ

Password – gmhcapital1

- Report any burglary or theft immediately and ask for a copy of the police report
- If theft is suspected, you will need to show proof of ownership with a receipt, credit card statement, or other method of proof
- Take photographs of damaged property
- Protect any damaged property from further damage – do not dispose of damaged property until claim has been processed

Liability

- To file a claim due to damage caused to your unit, or bodily injury in your unit, follow the link to the website above.
- Download and complete the Liability Claim Form and email to CIFNOL@ffic.com or fax to 800-511-3720

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