

## Greenville College and Student Personal Property

Each year at college campuses nation wide including Greenville College students have personal property stolen and damaged. You need to be aware of the College's policy concerning your personal property.

The Greenville College Student Handbook states:

Students must assume responsibility for their own personal property. The college does not insure the personal property of students against theft or damage. The college expects each person to respect every other person's property rights and urges each member of the College Community to report thefts promptly and to supply information which might assist in the apprehending of any person who takes someone else's property or that of the College. **WE URGE STUDENTS WHO DO NOT HAVE COVERAGE THROUGH PARENT'S HOMEOWNERS INSURANCE TO BUY PERSONAL PROPERTY INSURANCE.**

It is important that you:

**1. Speak to your parents concerning their homeowners insurance.**

Make sure you understand the degree to which your personal property is protected. Many policies protect your personal property up to a percentage of the total policy value. For example, if your parent's home is insured for \$100,000 and it protects your belongings on campus for 10% of the value of the policy, your belongings will be insured for \$10,000. This may be acceptable if all you have in your room is your clothes and a baseball glove. However if you have a TV, VCR, DVD player, Notebook Computer, Multiple Games Consoles, Guitars, Video Cassette and DVD library, Multiple CD's, extensive reading library, and an engagement ring or other jewelry in your room, this \$10,000 may not be adequate. Also some policies have restrictions regarding items like jewelry and audio/video media. Your parent's homeowners insurance may also have a high deductible that would make filing a claim meaningless. It is very important that you check to make sure that your personal property will be covered by your parent's homeowners' insurances policy. Each policy is different and coverage should not be assumed.

**2. Protect your personal property.**

Take responsibility for your personal property. Lock your room when you are away. Though you may trust every person on your floor, other people may take advantage of your trust and take things from your room. Lock your room at night. Every year personal items are stolen from student's rooms while they sleep. If authorized to use a storage locker, insure that it is properly locked. Report thefts to your RC, CRE, or Campus Safety immediately.

**I have read the above and understand that it is my responsibility to insure my personal belongings while a student at Greenville College:**

Print Name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_

Student ID Number \_\_\_\_\_