# Protect Your Valuables

## Peak Protection Plan

<table>
<thead>
<tr>
<th></th>
<th><strong>PEAK PROTECTION</strong></th>
<th><strong>Standard Homeowners Policy</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Price</strong></td>
<td>Low - $10/month</td>
<td>On average over 40% higher</td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
<td>Broad - All major causes of student property loss or damage</td>
<td>Covers only limited named causes of loss</td>
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<tr>
<td><strong>Deductible</strong></td>
<td>Low - $25 per event</td>
<td>Normally 20 times higher at $500 or more</td>
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<tr>
<td><strong>Accidental Breakage?</strong></td>
<td>Covered - Drop/Spill</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Replacement Cost Value</strong></td>
<td>Yes - Higher recovery on damaged/stolen items</td>
<td>No unless endorsed for an additional cost</td>
</tr>
<tr>
<td><strong>Property Covered</strong></td>
<td>Most of your personal property computers, cellphones, electronics, books and more</td>
<td>Limitations on property types, especially electronics</td>
</tr>
<tr>
<td><strong>Identity Theft Expense Coverage</strong></td>
<td>Yes - no additional cost, but must sign up for it</td>
<td>No</td>
</tr>
</tbody>
</table>
This program will cover your property for theft, accidental damage, fire, water and much more! Designed specifically for college students, the program costs less than a homeowner's deductible and offers better coverage for only $10 per month. Just another great reason to live with Peak Campus.

**PROGRAM HIGHLIGHTS**

With only a $25 deductible, coverage includes:

**COVERED PROPERTY**

**$4,000 Limit**
- Electronics: iPod, Docking Station, GPS, Stereo, TV, Camera, etc.
- Cell Phone includes smart phone devices
- Computer
- Text Books
- Clothes
- Sports Equipment

**$2,000 Limit**
- Bikes
- Jewelry
- Musical Instruments

**COVERAGE TERRITORY**
Whether you are on campus, off campus, or studying abroad, our student policy has you covered.

**COVERAGE SCOPE**
Covers most causes of loss including accidental damage. If you have a total loss of an item, coverage will pay you for a new item of like quality for each of the items, no matter how old they are.

**NOT COVERED**
Money, cash, checks, tickets, motorized vehicles and their accessories, manuscripts, mechanical drawings, items made primarily of glass, personal liability and any illegal property.

Any descriptions of the program in this brochure are abbreviated and are subject to the terms, conditions and exclusions of the actual program language.