

July 20, 2022

Greetings from Emory University,

As the excitement of move-in day approaches, we want to ensure that you and your personal belongings are safe and protected and having renter's insurance is often overlooked. Renters insurance protects belongings, such as a laptop, smartphone, bicycle, textbooks, clothing, and other costly personal items from theft, vandalism, damage, and other covered events, and can help you repair or replace property, as well as provide personal liability insurance. Renters insurance also protects you and your family financially against unintentional damage to university property or bodily injury to others for which you are legally liable.

Some examples of unintentional damage that has occurred in residential spaces resulting in significant claims to the students are:

- Hanging clothes from the fire protection sprinkler in the bedroom resulting in a flood to multiple floors.
- Microwaving /Cooking and leaving the food unattended resulting in a fire to the entire room/apartment and affecting neighboring students.
- Leaving your bicycle in the bike stand/rack unsecured.

Emory University is not responsible for replacing stolen or damaged property. To help protect you and your family, all students who live in University Housing are strongly encouraged to carry renters' insurance. We have partnered with **GradGuard** to provide students with a quality low-cost option. **GradGuard** Renters Insurance offers lower deductibles and premiums, and small claims will not affect your personal premiums for years to come.

With the **GradGuard** Renter's Insurance plan, your property is covered on campus and around the world. For a deductible of only \$100, you can be reimbursed for items lost due to a covered event, like theft, fire, or vandalism up to the policy limits. More importantly, this plan also protects your family financially for unintentional damage to university property.

For \$12.15 monthly or \$139 annually, you can relax knowing you are covered by \$5,000 in property, \$100,000 in liability, with only a \$100 deductible. You can increase any of these coverage limits to the maximum provided. No credit score is required and no concerns of adjustments to personal homeowner's policy.

Please visit <https://gradguard.com/renters>, and select Emory University for more information.

We look forward to having you live with us on campus this year.

Best regards,

Elaine Turner  
Senior Director | Housing Operations