

Valuable Insurance Protection:

Please read this brief notice about personal property insurance for all residential housing students

Each student is entitled to \$2,000 worth of coverage on your personal property, should a loss occur. The coverage is worldwide, meaning it is active regardless if you are on-campus or off. A certificate of coverage will be provided to your upon enrollment.

Why it's important:

MVCC has successfully negotiated a comprehensive program for the protection of your belongings. Having a comprehensive insurance policy in place for your personal items should be a priority.

Plan covers:

- Cell phone, laptops, tablets
- Computer
- Books
- Clothes, jewelry
- TV/Monitor
- Musical Instruments
- Bicycles
- Cameras and audio/video equipment

Covered losses:

- Theft
- Vandalism or malicious mischief
- Fire, lightning, smoke
- Collision or overturn of transporting conveyance
- Explosion/Windstorm
- Accidental damage



To view full coverage details:

Please refer to the certificate at
<https://haylor.com/mohawk-valley-community-college/>
and select **Coverage Detail**

To submit a claim:

Please go to
<https://haylor.com/mohawk-valley-community-college/>
and select **Sworn Statement**

Your policy by the numbers:

- **\$2,000 of coverage** (what your policy pays should you suffer a loss)
- **\$70 premium** (your cost to receive the coverage)
- **\$50 deductible** (amount you pay before coverage kicks in)
- Coverage begins **8/15/2026** and ends **8/14/2027 (midnight)**.

Policy limitations/exclusions:

Coverage for theft losses pertaining only to jewelry, precious metals and stones, is limited to \$2,000 per loss, with a maximum payout equaling \$4,000 for such items during the period of coverage. A \$100 deductible applies to all mobile/electronic devices for accidental damage, regardless of the coverage selected.

Your policy does not cover:

- Financial documents, stock, cash, intellectual property, transportation or other tickets, ingot or bullion, manuscripts or mechanical drawings
- Mysterious or unexplained disappearance
- Automobiles, aircraft, motorized vehicles or any kind, including vehicular equipment or accessories
- Theft from a vehicle, unless signs of forced entry are present

This is a partial listing of exclusions. Please review the Certificate of Coverage on our website for full details.

If a Loss Occurs:

Please contact public safety if a loss occurs due to theft on-campus. If off-campus, please call the police to file a police report. Should you suffer a loss due to a reason other than theft, please contact Haylor, Freyer & Coon and they will review your next steps with you.



Service of this plan:

Coverage is provided by Selective Insurance Company, long recognized among U.S. companies for its superior financial strength and exceptional customer service. Enrollment, administration and claim processing are handled by Haylor, Freyer & Coon Insurance Agency.

This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the contract.

For any questions, connect with us at
833.401.3319
student@haylor.com