



## **Valuable Insurance Protection:**

**All FIT Residential Students will be required to hold insurance through Haylor, Freyer & Coon, Inc. beginning in Fall 2024. Here's what you need to know, and where to find more information:**

### **The Basics and Benefits:**

- Insurance will be billed at \$95 annually to each student's MyHousing account
- Mandatory for all students living in an FIT residence hall
- The \$95 will be not refunded, even in the insurance is not utilized
- Electronics may be subject to a \$100 deductible per event
- Property is covered worldwide, on or off campus

### **Plan covers: (Including but not limited to):**

- Cell phone, tablet, laptop, computer
- Clothes, shoes, accessories
- TV/Monitor
- Jewelry and precious items (up to \$2,000)
- Property that is stolen
- Property that is damaged by water, fire, or smoke
- 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

### **Your policy by the numbers:**

- **\$4,000 of coverage** (what your policy pays should you suffer a loss)
- **\$95 premium** (your cost to receive the coverage)
- **\$50 deductible** (amount you pay before coverage kicks in)
- Coverage begins **8/15/2024** and ends **8/14/2025**

### **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 certificate of coverage will be provided to your upon enrollment. Please review the certificate for complete details, including policy exclusions.

### **What is not covered (including but not limited to):**

- Bills, tickets, passports, documents, money or currency
- Live animals
- Automobiles, mopeds, or any other motorized conveyances
- Electronic data, media or computer programs

### **To view full coverage details:**

Please refer to the certificate at  
<https://haylor.com/fashion-institute-of-technology/>  
and select **Coverage Detail**

### **To submit a claim:**

Please go to  
<https://haylor.com/fashion-institute-of-technology/>  
and select **Sworn Statement**



### **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  
**866.535.0456**  
[student@haylor.com](mailto:student@haylor.com)