



Office of Residence Life
Smith College
Northampton, Massachusetts 01063
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Dear Smith College Parent,

Parents often have questions about liability for their student's personal belongings at college, and I am writing to provide you with some information about insurance coverage.

While your homeowner's policy may cover some of your student's personal belongings at college, I strongly encourage you to look into exactly what your coverage is in this regard. If your homeowner's policy does not provide sufficient coverage for your student's personal belongings at college, you may want to consider a student property insurance plan which, in addition to broadening your coverage with lower deductibles, can also provide targeted coverage for items such as laptops and printers. It is important for you to know that the college does not assume liability for loss of or damage to personal possession of students or their guests on college property, including loss by fire, water, theft, or any other cause even accidents. Examples of times the college has not been responsible for personal items include but are not limited to a broken sprinkle pipe that caused extensive damage, frozen pipes they have burst and caused damage, etc.

The Five College Risk Management Office has done some research on policies, and have recommended to us Arthur J. Gallagher & Co. coverage available. You can use this link www.collegestudentinsurance.com to review and apply for their coverage or as a start to your own research into coverage.

If you choose to pursue this coverage, you may apply directly to Arthur Gallagher & Co. using their website. Do not send your application to Smith College. Questions about this coverage should be directed to (888)411-4911 or by email at: www.collegestudentinsurance.com

I hope you find this information helpful.

Sincerely,

Becky Shaw
Associate Dean of Students/Director of Residence Life