

GradGuard College Renters Insurance FAQs: Fall 2020 & COVID-19

As noted in the housing agreement, the institution is not liable for damages or loss that occur to the personal property of students. Examples can include loss by fire, water damage within the residence halls, vandalism or theft. In these scenarios, campus residents may be financially responsible for replacing their own personal belongings if they do not have adequate insurance coverage.

We have partnered with GradGuard, which offers a College Renters Insurance Program that is specifically designed for students. With GradGuard, personal property that is stolen or damaged by a covered cause of loss can be replaced. GradGuard Renters Insurance also protects students financially, in the event they unintentionally start a fire, discharge a sprinkler head or cause other forms of large-scale, unintentional damage in the residence halls.

Frequently Asked Questions

If classes are offered virtually for the Fall 2020 and I am not living on-campus, is my renter's insurance policy from GradGuard automatically canceled?

GradGuard is a separate entity from the university and is not notified when students change their housing plans. In addition, GradGuard cannot cancel a renter's insurance policy without the consent of the insured student or the parent/guardian who is paying for the policy. In turn, it's best that you contact them sooner rather than later.

How do I postpone coverage for renter's insurance from GradGuard if I am not living on campus for the Fall 2020?

If you wish to keep your renter's insurance policy but postpone it until the spring, you must contact GradGuard at 866-985-7598 or customerservice@gradguard.com. They will be able to change the coverage start date of the policy for you.

What if I want to keep my coverage, but "shift it" to my apartment off campus?

Shifting your policy to an off-campus apartment can be done by emailing customerservice@gradguard.com or calling 866-985-7598. It may require canceling your "old" on-campus policy and creating new policy for your off-campus apartment. However, the process only takes a few moments to complete with a licensed agent.

How do I cancel my renter's insurance policy if I am not living on campus for Fall 2020?

To cancel your renters insurance policy, you can either contact GradGuard at 866-985-759 or visit account.gradguard.com and log into your account and cancel the policy yourself.

If I have already been charged for renter's insurance and I want to cancel my policy, will I receive a refund?

If you are cancelling before the coverage start date, then GradGuard will issue a full refund. If you cancel after the coverage start date, for underwriting purposes, GradGuard may ask for written proof that your on-campus housing assignment has been cancelled before issuing the refund. A screenshot of the email you received from the housing department over the summer (i.e. informing you that your housing assignment has been impacted) should suffice as sufficient documentation. Their licensed agents are available to answer any questions you may have.



www.gradguard.com (866) 985-7598 customerservice@gradguard.com