# Student Owned Property

**Introduction**

It is important for students to protect their personal property (stereos, cameras, calculators, personal computers, books and furniture). It is recommended that students have personal property insurance since the University does not provide insurance coverage for these items.

**Policy Statement**

The University is not responsible for the personal property of residents. This includes items in students’ rooms, in storage, being delivered on a student's behalf, en route or under any circumstances. It is each student's responsibility to secure personal property during recess periods.

We strongly recommend that all students have adequate personal property insurance to cover their belongings in the residence halls.

**Related Information**

There are several options for obtaining personal property insurance.

- Students may have coverage under family homeowner's or renter's insurance. This can be confirmed by contacting the family's insurance agent.
- Student owned property insurance may also be purchased for students living on-campus and for those renting off-campus apartments. Two examples of companies that offer this type of insurance coverage are listed below:
  - **Arthur J. Gallagher Risk Management Services, Inc**
    - 1-888-411-4911
    - [http://www.collegestudentinsurance.com](http://www.collegestudentinsurance.com)
  - **National Student Services, Inc.**
    - 1-800-256-NSSI
    - [http://www.nssi.com](http://www.nssi.com)

Students are advised to:

- Be pro-active in order to reduce the frustration and inconvenience resulting either from theft or from damage caused by unanticipated accidents.
- Keep an inventory of their property, complete with serial numbers, as a way to prove ownership in the event they need to file a claim with an insurance company.

For computers, maintain regular backups of critical data.

- Backups should not be kept in the same location as the computer. For example, loss due to a water leak could potentially damage both the computer and the backup.

For additional safety tips, visit the [Department of Public Safety website](https://www.brown.edu/about/administration/policies).

Check with **Arthur J. Gallagher Risk Management Services, Inc.**
Check with **National Student Services, Inc.**
Check with **Department of Public Safety.**

**Policy Owner** Approved by Director, Insurance & Purchasing Services
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Revision Date: Fri, 2014-04-04 12:27

Source URL (retrieved on 2018-Jan 12):
https://www.brown.edu/about/administration/policies/node/217