



Q: *How do I purchase the Personal Property Protection coverage?*

A: **You have three enrollment options:**

1. Online enrollment: www.haylor.com/pp, credit card information is required for online enrollments. **This is a secure site!**
2. Complete the application in the brochure and mail to Haylor, Freyer & Coon, Inc. Please include payment by check, money order, or credit card. For credit card payment please complete the credit information on the application.
3. Complete the application and credit card information (Master Card, Visa and Discover) in the brochure and fax to Haylor, Freyer & Coon, Inc. at (315) 453-1722. This is a secured fax in the College Department.

Q: *What address should I list on my application?*

A: **We encourage you to use the address of your permanent residence.**

We will mail your Certificate of Coverage to the address listed on your application. We will also use this address to mail a re-enrollment offer for next year's program if you are still a registered student at this university.

Q: *Can a parent or guardian sign and pay for my coverage?*

A: Yes. We do ask that they list their relationship to you along with their signature on the application.

Q: *Do you need to know where I will be living, either on campus or off campus?*

A: No, but if a loss occurs, we will need to know where you are living and the location of the property at the time of the loss.

Q: *Is my property covered worldwide?*

A: Yes. Your belongings are covered worldwide, on or off campus - in your dorm room, your apartment, in a foreign country (this is especially important for study abroad students), "at home", "in storage", or anywhere else.

Q: *When will my coverage begin?*

A: The Personal Property Protection annual policy runs from August 15th to August 14th of the following year. If we receive your enrollment after September 5th, your coverage will be effective five days after the enrollment form is received via online, via mail, or via fax. Your coverage will end on August 14th.

Q: *What is covered peril?*

A: The covered "peril" is referring to the insurance term that identifies the type of loss that you are insured for. This policy will pay for a loss caused directly or indirectly from the following "perils": theft, vandalism or malicious mischief, fire, lightening, explosion, smoke, falling objects, discharge of water or steam from within a plumbing device or appliance, sinkhole collapse, and accidental damage resulting from a vehicle accident transporting your property. Refer to the Certificate of Coverage on our website www.haylor.com/pp for additional information on covered perils.

Q: *How do I get a duplicate copy of my policy, if I have lost the original?*

A: Contact Haylor, Freyer & Coon, Inc. and ask for a College Specialist at 1-866-535-0456 or by e-mail: student@haylor.com.

Q: *How do I report a claim?*

A: Contact Haylor, Freyer & Coon, Inc. and ask for the College Claims Representative at 1-888-201-5988 or by e-mail: claims@haylor.com. Claim forms are available on our website at.

Q: *If I drop my CD player or spill a glass of water on my computer, will it be covered?*

A: Yes, We will pay for accidental direct physical "loss" or damage to covered electronic equipment, not including electronic data, media or computer programs. Accidental damage claims will be subject to a \$100 deductible for all electronic and mobile devices, even if you purchase the \$50 deductible.



SAVE TIME ENROLL ON-LINE

For specific questions or additional information please call
Haylor, Freyer & Coon, Inc., and ask for the College Specialists at

1-866-535-0456

You may e-mail your inquiry to

student@haylor.com

Additional information, our brochure, application,
Certificate of Coverage, and claim form are available on our website:

www.haylor.com/pp

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