

Your laptop. Your CD player. Your camera. Your leather jacket.

The list could go on and on, but the point is, when you go to school, ~~carloads~~ **carloads** of your personal belongings go with you. Things that would take a lot of money to replace if they were stolen or damaged.

But where would that money come from? **The university assumes no responsibility for your personal property.** Your parents' (or your ~~homeown-~~ **homeowner's**) insurance? Maybe, but standard policies typically limit coverage for items kept off premises, and deductibles range anywhere from \$250 up to \$2,500.

Here's a better way to protect your belongings: insure them through low-cost student personal property coverage, available from Haylor, Freyer & Coon.

Coverage extends to property entrusted to you or in your care.

This insurance program is designed especially for university students and scholars, and covers...

- Personal property you own
- Property entrusted to you by a parent or guardian
- Property owned by the university but under your care by written agreement

This policy provides what is called "primary coverage." That means this coverage pays first if you have a loss, even if you have other insurance.

Your property is covered worldwide.

Your belongings are covered worldwide—on or off campus, in a foreign country, or in storage. The only restriction: Your property is not insured while in the home of a parent or guardian.

Your coverage pays full replacement cost.

If you have a covered loss, this insurance pays for the full replacement cost of your property. Not just the actual cash value of your used goods, but the full cost to either repair the property or to replace with new items of the same kind and quality.

You pay only your deductible—either \$50 or \$100, whichever you've chosen.

> The important details.

Eligibility: All registered students, undergraduate, graduate, faculty, staff and study abroad participants are eligible. Your university has made this plan available to you and encourages you to enroll.

Enrollment: You can enroll online or you can complete and mail the attached enrollment form.

Payment: You can pay by credit card (please include all information requested either online or on this form) or by a check made payable to Haylor, Freyer & Coon.

Coverage term: Coverage begins August 15, 2004 and ends August 15, 2005. However, if your enrollment form is received after August 15, 2004, coverage will become effective 5 days after the enrollment form is received or processed online.

Certificate of coverages: This will be sent to the address on the enrollment form. The address on the form should be your permanent address, as re-enrollment information will be sent to this address.

Cancellation option: Within 60 days of the start of coverage, you can request a cancellation of your policy and get a full refund. The cancellation will nullify and void coverage from inception of the policy. Cancellation requests must be made in writing to Haylor, Freyer & Coon.

Insurance company and service: Insurance coverage is provided by Harleysville Insurance—one of the nation's largest insurance groups, recognized as "Good people to know" for its exceptional customer service. Enrollment, administration and claims processing are handled by Haylor, Freyer & Coon, Inc. in Syracuse, New York.

> The fine print.

This brochure is only a general description of the coverage and does not reflect all the benefits and limitations found in the Certificate of Coverage. The insurance policy, and not its descriptive brochure, will form the contract between the insured and the company.

Have questions? We'll be happy to answer them.

Haylor, Freyer & Coon, Inc.
Toll Free 1-866-535-0456
Ask for a college specialist.
E-mail: chorton@haylor.com
www.haylor.com/student



Enroll Online

Enroll fast & easy
www.haylor.com/student
online

Please detach this completed form and either fax it to us at (315) 453-1722 or mail, with check made payable to: H.F.C. Inc.

Personal Property Insurance Coverage Request

Coverage Amount	Deductible
\$2,000 coverage for	\$50 \$100
\$4,000 coverage for	\$50 \$70 \$90
\$6,000 coverage for	\$50 \$90 \$110
\$8,000 coverage for	\$50 \$110 \$130
\$10,000 coverage for	\$50 \$130 \$150
\$12,000 coverage for	\$50 \$150 \$170

Unlike many companies who offer this coverage, we do not charge any administrative or processing fees!

PHONE NO. _____ E-MAIL _____

I VERIFY THAT I AM A STUDENT AT: (NAME OF SCHOOL) _____

SIGNATURE OF STUDENT OR PARENT/GUARDIAN IF UNDER 18 YEARS OF AGE _____

PREMIUM COST AMOUNT ENCLOSED \$ _____ MAKE CHECK PAYABLE TO HAYLOR, FREYER & COON, INC.

VISA MASTERCARD CARD NUMBER _____

NAME ON ACCOUNT _____ SIGNATURE _____ DATE _____

CARDHOLDER'S COMPLETE MAILING ADDRESS _____ STREET _____ CITY _____ STATE _____ ZIP _____

CERTIFICATE OF COVERAGE FORM WILL BE MAILED TO THE ABOVE ADDRESS PROMPTLY UPON ENROLLMENT. THIS PROTECTION IS AVAILABLE ONLY TO REGISTERED STUDENTS.

Haylor, Freyer & Coon, Inc. ■ 231 Salina Meadows ■ P.O. Box 4743 ■ Syracuse, NY 13221-4743 ■ 1-866-535-0456 ■ FAX 315-453-1722 ■ chorton@haylor.com

Enroll online at www.haylor.com/student Save time | Print policy when complete



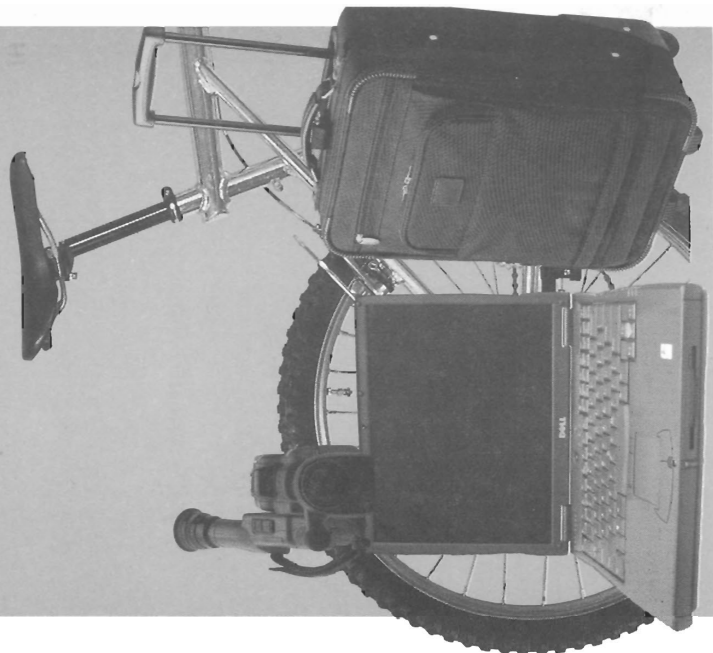
Lots of things can happen to your possessions.

If something does, this low-cost insurance can help.



University of Notre Dame

Personal Property Insurance Coverage
August 15, 2004 to August 15, 2005



Protect your belongings

- > Desktop and laptop computer
- > Video and audio equipment
- > Clothes
- > Luggage
- > Books
- > Bike
- > Camera
- > Jewelry

Against

- > Theft
- > Vandalism or malicious mischief
- > Fire
- > Lightning
- > Smoke
- > Accidental discharge of water or steam
- > Accident while transporting covered property
- > And more!

The cost

It's affordable. Take a look:

If you choose this coverage amount:	Your annual premium will be:
\$ 2,000 coverage	\$ 55
\$ 4,000 coverage	\$ 75
\$ 6,000 coverage	\$ 95
\$ 8,000 coverage	\$ 115
\$10,000 coverage	\$ 135
\$12,000 coverage	\$ 155

The premium shown is based on a \$50 deductible. You can choose a \$100 deductible and reduce your annual premium by \$5. Note: Coverage for theft of such items as jewelry, watches and gold is limited to \$1,000 per loss.

Enroll Online/Save Time

www.haylor.com/student

PROTECT YOUR STUFF!

Haylor, Freyer & Coon, Inc.
231 Salina Meadows
P.O. Box 4743
Syracuse, NY 13221-4743



University of Notre Dame

Personal Property Protection For:



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

Business Reply Mail

First-Class Mail Permit No. 173, Syracuse, N.Y.

Postage Will Be Paid By Addressee

Personal Property Protection

Haylor, Freyer & Coon, Inc.

P.O. Box 4743

Syracuse, New York 13221-9911

