

Resident Liability Insurance Information

As an A-State Student residing in Pack Place or The Circle, you are enrolled in a group resident liability insurance policy through Gallagher. The following document includes how to access your policy, how to file a claim, coverage limits, and who to contact if you have questions. Please save this document in a secure place for future reference.

Coverage Overview

Policy Number: OTP07318161-24		
Coverage	Limit	Deductible
Resident Liability	\$100,000 / occurrence	N/A
Medical Payments	\$1,000 / occurrence	N/A

Note: This table is only a summary of limits. For a copy of your policy, contact Gallagher using the information provided below.

What does this policy cover?

- Property damage to the residence premises that you may be held legally liable for due to **fire, water, smoke or explosion**
- Common causes of loss include kitchen fires, overflowing bathtubs or sinks, accidental sprinkler discharge and others

Claims Instructions

1. If there is an active emergency, contact the appropriate authorities and notify University Housing immediately.
2. To file a claim for damages, first contact University Housing to report the incident and request a copy of the claim form. The claim form can also be requested by Gallagher.
3. Complete the claim form and submit to CIFNOL@AGCS.Allianz.com. An adjuster will be assigned and will contact you via email.
4. Take detailed pictures of damaged property
5. Protect any damaged property from further damage – Do not dispose of damaged property until claim has been processed

Policy Terms, Conditions, Exclusions

The actual policy of Insurance, not this summary of coverage, is the contract of Insurance and all coverage is determined by the policy. Should you have a claim for loss or damage, it must be reported immediately. Failure to do so could affect your coverage. Please have the policy number (see above) and details about the loss ready when filing a claim. For further information about the coverage under the policy, please contact Arthur J. Gallagher via the contact information below and reference the Zimmer Development Protection Plan.

This program is administered by Gallagher.

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