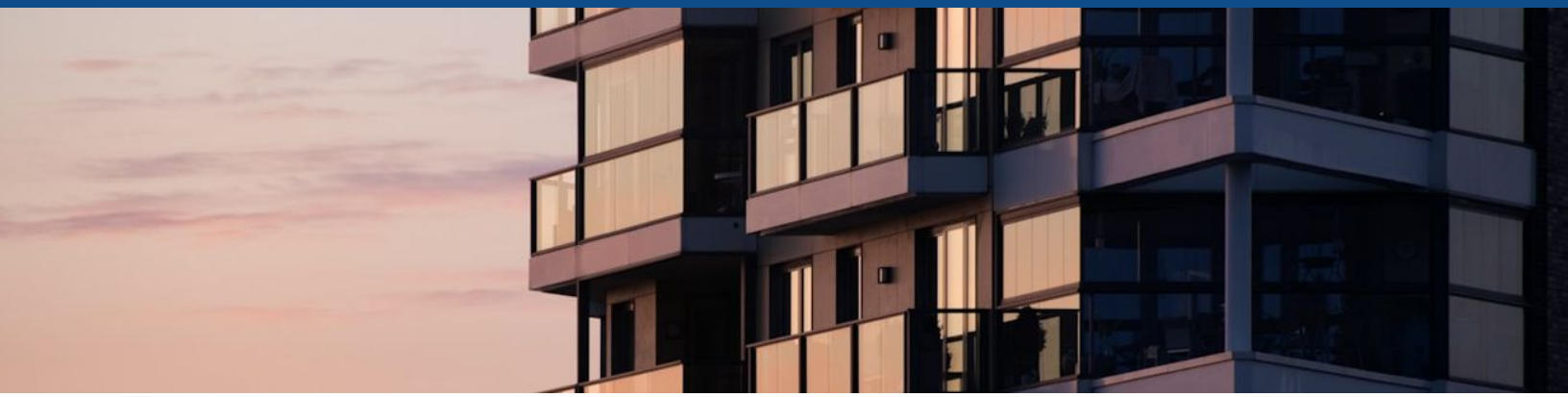
Student Housing Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Student housing carries higher party, assault and wear exposures than standard apartments, and carriers want details on leasing, security and how you manage resident conduct.

WHAT'S COVERED

Building property
Buildings and common areas against fire, water and wind.

General liability
Resident and guest injuries, including at amenities.

Assault and battery
Coverage many carriers exclude unless specifically added.

Loss of rents
Rental income lost while beds are out of service.

Umbrella
Higher limits for large or high-occupancy properties.

Good to know
Written party and guest policies, controlled access and parental guarantees on leases help offset the higher risk carriers see in this class.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Assault and battery
- × Liquor liability and residents' personal property on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of beds and units
- Distance to campus
- Lease and house rules
- Security and access control details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/student-housing/

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