

Deductible: Most policies have a deductible—a specific amount deducted from every claim you file. For example, if your \$400 camera is stolen, and you have a \$100 deductible, you will receive \$300 for your claim. The purpose of a deductible is to eliminate paperwork for small claims. Unfortunately, insurance companies and students may have different ideas of what constitutes a small claim. It is a good idea to shop around; deductibles can vary significantly.

Liability: Liability coverage can range from \$100,000 to \$300,000. In most cases, more coverage is better. Check to see if your policy covers attorney costs in a civil suit and/or medical costs for those who are injured due to your negligence.

Minimum Coverage: Some policies won't cover your property for less than a specific amount. The typical minimum is between \$10,000 and \$15,000. In the case of a shared residence, each person must get their own policy to cover personal property and liability.

Variables that Can Affect Your Rates:

- If you live in or out of city limits;
- If the structure is wood frame or brick;
- The amount of theft and fire deterrents the home has (e.g., dead bolts, smoke detectors, etc.);
- Your student or non-student status, and sometimes marital status;
- If you live in a complex with four or more units;
- If you have other policies with the insuring company (e.g., auto insurance); and
- How much property and liability coverage you want or need. Policies can be tailored to your specific needs.

PARENTS' HOMEOWNER'S COVERAGE

Students up to age 25 are typically covered under their parents' homeowner's insurance, so you may already be covered. Ask your parents to review their policy to determine what will and will not be covered in the event of a loss.

emergency numbers

Gas Emergency (National Grid):

1-800-892-2345

Poison Control:

315-476-4766

Power Outage (National Grid):

1-800-867-5222

Syracuse Fire Department:

911

Syracuse Police Department:

911

SU Ambulance:

315-443-4299

SU Department of Public Safety:

443-2224

University R.A.P.E. Center:

315-443-7273

off- campus fire safety



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Living off campus includes being responsible for your personal safety and the safety of those around you. Fire safety is one of the responsibilities you will assume. Make sure you know what your role is as a tenant with regard to fire safety, and what responsibilities your landlord assumes.

tips for preventing fires in your home or apartment

- Keep smoke detectors in proper working condition. Install new batteries at the beginning of each semester.
- Never ignore a fire alarm. Evacuate immediately, even if there is no smoke.
- Have an escape plan. Know where the fire exits are, and have two escape routes from each room.
- Do not overload electrical outlets. If you need to plug multiple appliances into an outlet, use a power strip.
- Extinguish candles and incense when unattended. Never place a candle near curtains, posters, or anything else that is flammable. Keep candles away from fans, open windows, or anywhere they can be knocked over.
- Don't leave food unattended on the stove or in the microwave. Turn off your stove and oven whenever you leave your apartment.
- Extinguish all smoking materials thoroughly. When smoking, use a sturdy "non-tipping" ashtray.
- Clean up immediately after parties and take trash outside.
- Keep flammable materials at least three feet away from water heaters, furnaces, and other flame sources.
- City of Syracuse fire ordinances prohibit the use of any open-flame device, including grills, on porches or overhangs. Grills must be placed at least 12 feet from a structure.
- Do not store gasoline, lighter fluid, etc., inside your house or apartment.

required fire protection devices

The New York State Fire Code and City of Syracuse Property Code require that smoke detectors (certified by a nationally recognized fire-testing laboratory) be installed in all common areas, including basements, in combination with other required alarm systems. Detectors must also be installed inside and outside each sleeping area. It is the landlord's responsibility to install these devices, but the tenant must make sure the devices are in place and are tested monthly. Make sure you know how to replace the batteries in your smoke detectors. A smoke detector's early warning can provide you with the extra time essential to a successful escape.

- Make sure beds, couches, curtains, or other flammable items are at least two feet away from heat sources.
- Portable heaters can be dangerous if used improperly. Read the instructions carefully.
- Do not run your clothes dryer without a lint filter; clean the filter between every use.
- Always check the wattage in light bulbs to make sure you are using the correct wattage in light fixtures. This protects against overheating.
- Do not hang items from fire sprinklers.

in case fire does strike

- If you hear an alarm, leave at once, and close all doors behind you. Call 911, say: "I want to report a fire," and give a complete name and address. Stay on the phone until the dispatcher releases you.
- Don't try to fight the fire or waste time collecting valuables.
- Avoid elevators. Use the stairs.
- Feel all doors before opening. If a door feels hot, or if smoke is seeping out, do not open it.
- If you awake to a smoke-filled room, avoid breathing deeply, cover your nose and mouth with a cloth if possible, drop to the floor, and crawl to an exit.
- If you become trapped in your apartment and cannot reach a fire exit, do not panic. Close your door and seal off cracks with wet towels. If you can, call the fire department and give them your name, address, and location in the building. Open a window for air and signal for help. Do not jump. Wait for help.
- If you find yourself in smoke or heat, stay low, where the air is better. Take short, quick breaths through the nose until you reach safety.

renter's insurance

WHY HAVE RENTER'S INSURANCE?

Fifty-four percent of renters do not have renter's insurance. Before moving into your rental home, make sure your belongings are protected. Landlords and property owners will not be responsible for personal property.

There are two main reasons for obtaining renter's insurance. The first, and most obvious, is to protect your property against damage. Some policies even cover theft of your property from your home and your place of work. Renter's insurance can cover fire and smoke damage, theft, vandalism, and damage from windstorms and other natural hazards. Specific coverage will depend on your particular policy.

The second reason to get a policy is for liability coverage, which protects you from a civil suit brought because of your negligence. Some policies also pay medical costs if people are injured on your premises.

IMPORTANT CONSIDERATIONS

Renter's insurance usually ranges from \$65 to \$225 a year. To determine how much coverage you need, add up the cost of replacing all of your possessions. Every policy is slightly different. Shop around for the policy that meets your needs. Prices vary from company to company, as does protection. Many local agents carry policies from different insurance companies, so shop for the best deal. Insurance agents are listed in the yellow pages under "Insurance." It is important to note that some companies will not insure students, so shopping for a competitive price may be difficult.

SU offers a personal property protection plan at special rates to all enrolled students. For more information about this plan, call 866-535-0456 or e-mail student@haylor.com.