

# Protection programs at students' fingertips.

Louisiana State University staff win big with hassle-free renters insurance program.

Implementing a new program or vendor on campus is typically not a simple task. Usually, such a decision involves a lot of people from different departments, approvals, coordination of schedules, and budgets.

Because LSU was already working with GradGuard for tuition insurance, they didn't have to jump through hoops by exploring multiple options and requesting proposals to bring renters insurance on board, Aubree Adams, former Associate Director for Housing Operations said.

Over the years, Adams can recall countless incidents where renters insurance would have benefitted her students and campus. **For example, one time, students threw a football around in a residence hall and broke a sprinkler head.** Or, when they were replacing a roof, one roofer fell through the roof and broke a pipe.



"We wanted to have something out there for our students," Adams said. **"Having that at their fingertips when they are in the application process when they pick out their room is something we wanted to provide."**

Administrators can be assured students understand the university's policy on paying for damages or stolen property and that they had the opportunity to protect themselves.

Students are presented with the option to purchase renters insurance while they're filling out their housing application online. Buying a policy is entirely optional, but all students must acknowledge they alone are responsible for their belongings and their residence hall, including any damages that may occur.

Adams says she hopes students will opt for the insurance since LSU can't always reimburse students when theft or damages occur. **The housing team wants students to understand they will be liable if they decline coverage.**

"We want the students to be more proactive and protect themselves," Adams said. "So hopefully, we eliminate fully, but at least limit some of those payouts we make as a university."

## BOTTOM LINE

- **Schools win with GradGuard.** LSU is able to make fewer payouts to students that cut into already tight budgets, reducing headaches and difficult conversations.
- "Renters insurance and protecting yourself is part of life," Adams said. "We want to educate them in every way possible and that's one of our goals with this."

**GradGuard's Renters Protection Plan promotes financial literacy by helping schools disclose resident liability for damages they may cause & providing an active choice for residents to protect themselves.**



To learn more about how our student benefit and insurance programs can help your students, visit us online at **hub.gradguard.com**



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