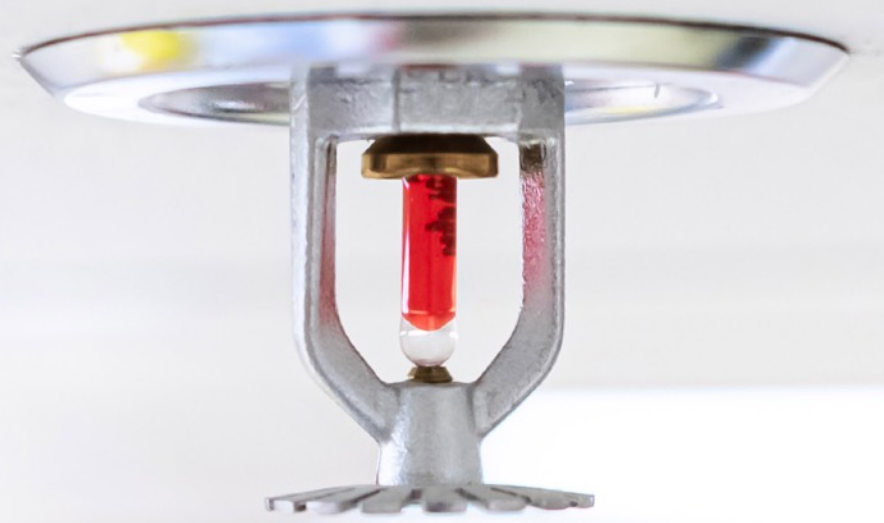


GradGuard came to the rescue.

Student causes accidental sprinkler discharge in San Francisco State University residence hall.



Every now and then, a student will use a sprinkler head to hang clothes, decorations, or even a hammock. To seasoned housing and residence life professionals, this situation is all too familiar. Before the student can even realize they're using the sprinkler head for the wrong reason, they discharge and create major water damage.

Michael Beatty, Risk Manager at San Francisco State University received a call about a water damage incident in January 2022. He quickly learned that a student hung a dress from the sprinkler head, which caused it to discharge.

SFSU has been a GradGuard partner since 2015 and knew to call university police to have a police report on hand for insurance claims. Water was everywhere and a total of nine units were affected. Although it was still winter break, all of the students' personal belongings were damaged due to the water.

The loss totaled around \$190,000, but GradGuard helped take some of the financial burdens off of the student and the school. GradGuard's built-in liability coverage for campus residents took care of \$100,000, which is the coverage limit.

The affected students didn't have property coverage. SFSU's housing department ended up taking on the cost of replacing the affected students' damaged property. "The \$100,000 from GradGuard significantly helped housing assume all of those costs," Beatty said. "Instead of burdening the student that caused the damage, we're going to take care of this for her."

"It just got to the point where I was able to actually get housing to agree that we're just going to build this into their costs," Beatty said. **"GradGuard came to the rescue."**

BOTTOM LINE

- **Sprinklers accidentally discharging** in residence halls happen and when they do, working with GradGuard can help make the cleanup and restoration process easier and cheaper for both the students and the school.
- "This was the first claim that we've had, and I was just really impressed with both how easily and professionally it was resolved," Beatty said. **"It was fantastic, no complaints. Glad we have it."**

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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