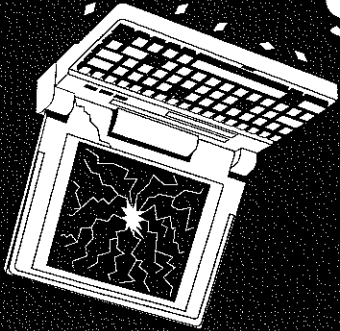
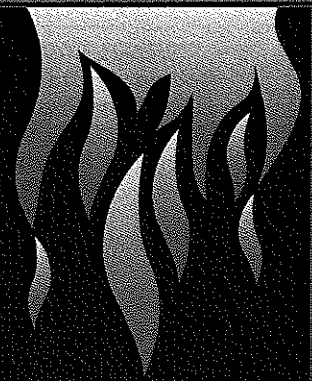


natural disasters & accidental damage



**THEFT  
FIRE**

**NSI**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 31 STILLWATER OK

POSTAGE WILL BE PAID BY ADDRESSEE



STUDENT PERSONAL PROPERTY PLAN  
NATIONAL STUDENT SERVICES INC  
PO BOX 2137  
STILLWATER OK 74076-9905

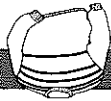



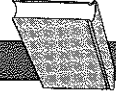








**THEFT  
FIRE  
& accidental damage**

Protect your student's valuable electronics and other items! Details inside

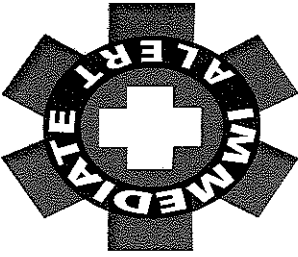
## Property Covered

The Student Personal Property Plan® covers the personal property that you own or lease, including items entrusted to you, **WORLDWIDE**, except as limited in the "Property Not Covered" and "Special Provisions" sections.

<p><b>Clothing</b></p> <p>Coats, shoes, jeans, sweaters, shirts, etc.</p> 	<p><b>Furniture</b></p> <p>Chairs, tables, sofas, beds, etc.</p> 	<p><b>Sports Equipment</b></p> <p>Tennis rackets, golf clubs, skis, surf boards, skateboards, etc.</p> 	<p><b>Linens/Housewares</b></p> <p>Sheets, towels, blankets, etc.</p> 	<p><b>Textbooks</b></p> <p>School supplies, calculators, etc.</p> 	<p><b>Electrical</b></p> <p>TVs, DVD players, cell phones, iPhones, MP3 players, refrigerators, microwaves, etc.</p> 	<p><b>Musical Instruments</b></p> <p>Guitars, violins, pianos, etc.</p> 	<p><b>Photographic</b></p> <p>Cameras, lenses, etc.</p> 	<p><b>Computers</b></p> <p>Desktop, laptop, keyboard, mouse, printer, external hard drive, etc.</p> 	<p><b>Jewelry*</b></p> <p>Rings, Watches, etc.</p> 	<p><b>Bicycles*</b></p> <p>*Limited Coverage applies to certain items and locations. See the Special Provisions section.</p> 
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# IMMEDIATE ALERT

Be there when your family needs you the most!



## HOW IT WORKS

Emergency Happens



Emergency Personnel contact



Immediate Alert Family/Friends contacts

**What is Immediate Alert?**  
Immediate Alert is a nationwide emergency contact system providing a 24/7 hotline designed to alert you when accident and medical emergencies occur in your family. Enroll now in Immediate Alert's program, and your notification time will go from hours to just minutes.

## How does the program work?

Immediate Alert customers may provide up to 5 contacts to be notified when accidents & medical emergencies occur. Immediate Alert customers are provided with an identification card, automobile decal and key tag. The identification card is recognized nationally by emergency officials. They provide the necessary information to contact Immediate Alert with the emergency-related information. In the event of a true emergency, Immediate Alert's 24-hour Call Center will access our secure database to retrieve the contacts until someone is notified. Once contact is made, the Call Center will inform family members of the emergency situation.

Sign Up Today!



1-800-620-3051  
NSSI now offers Immediate Alert • [www.nssi.com](http://www.nssi.com)

Enroll for Student Personal Property Plan® and/or Immediate Alert at [www.nssi.com](http://www.nssi.com), or complete the four easy steps below.

## Property Not Covered

- Some items are excluded from coverage:
- Automobiles, motorcycles, boats, motors, aircraft or aircraft parts or any other type of motorized land vehicles or other conveyances or their accessories (including car stereos, GPS devices, etc.)
- Any property that is deemed covered under the property covered section for theft from a vehicle unless there are visible signs of forced entry.
- Transportation tickets or other tickets.
- Salesmen's samples.
- Merchandise for sale or exhibit.
- Money in currency or coin.
- Evidence of debt, letters of credit, passport documents, notes, securities.
- Animals.
- Contact lenses.
- Artificial teeth or limbs.
- Firearms or ammunition.
- Pharmaceuticals (prescription or over-the-counter).
- Artwork (professional or amateur).
- Forms of identification.
- Antiques and collectibles.

## Special Provisions

- Loss or damage to stereo disks (including CD, Video CD, DVD, MP3 and video games) records, albums, cassette tapes (including video tapes) is limited to \$1,000 for any one loss.
  - Coverage for jewelry, watches, rings and other items consisting of gold, silver or platinum or furs is limited to 20% of the policy amount (i.e. \$2,000 policy allows \$400 total jewelry coverage) for any one loss.
  - Coverage for bicycles is limited to \$500.
  - Insured property in a personally-owned automobile is covered, provided that the vehicle was locked at the time of theft and there was evidence of forced entry into the vehicle.
- Definition of Loss:**  
Any one incident in which one or more items of personal property are damaged, destroyed or stolen.

**1 CHOOSE THE PLAN & DEDUCTIBLE YOU WANT**  
(Check the box below for the coverage & deductible you want.)

**OPTION 1 (RECOMMENDED)**

WORLDWIDE COVERED LOSSES Accidental Damage, Theft, Fire, Flood, Natural Disasters, Vandalism and Lightning Strikes			
Coverage Amount (Replacement Cost)	Annual Premium for \$25 Deductible	Annual Premium for \$50 Deductible	Annual Premium for \$100 Deductible
\$2,000	<input type="checkbox"/> \$60	<input type="checkbox"/> \$55	<input type="checkbox"/> \$50
\$3,000	<input type="checkbox"/> \$75	<input type="checkbox"/> \$70	<input type="checkbox"/> \$65
\$4,000	<input type="checkbox"/> \$100	<input type="checkbox"/> \$95	<input type="checkbox"/> \$90
\$5,000	<input type="checkbox"/> \$125	<input type="checkbox"/> \$120	<input type="checkbox"/> \$115
<b>\$6,000</b>	<b><input type="checkbox"/> \$145</b>	<input type="checkbox"/> \$140	<input type="checkbox"/> \$135
\$7,000	<input type="checkbox"/> \$165	<input type="checkbox"/> \$160	<input type="checkbox"/> \$155
\$8,000	<input type="checkbox"/> \$180	<input type="checkbox"/> \$175	<input type="checkbox"/> \$170
\$9,000	<input type="checkbox"/> \$195	<input type="checkbox"/> \$190	<input type="checkbox"/> \$185
\$10,000	<input type="checkbox"/> \$210	<input type="checkbox"/> \$205	<input type="checkbox"/> \$200

Most popular →

**OPTION 2**

WORLDWIDE COVERED LOSSES Theft, Fire, Flood, Natural Disasters, Vandalism and Lightning Strikes (No Accidental Damage Coverage)			
Coverage Amount (Replacement Cost)	Annual Premium for \$25 Deductible	Annual Premium for \$50 Deductible	Annual Premium for \$100 Deductible
\$2,000	<input type="checkbox"/> \$45	<input type="checkbox"/> \$40	<input type="checkbox"/> \$35
\$3,000	<input type="checkbox"/> \$60	<input type="checkbox"/> \$55	<input type="checkbox"/> \$50
\$4,000	<input type="checkbox"/> \$80	<input type="checkbox"/> \$75	<input type="checkbox"/> \$70
\$5,000	<input type="checkbox"/> \$90	<input type="checkbox"/> \$85	<input type="checkbox"/> \$80
\$6,000	<input type="checkbox"/> \$100	<input type="checkbox"/> \$95	<input type="checkbox"/> \$90
\$7,000	<input type="checkbox"/> \$110	<input type="checkbox"/> \$105	<input type="checkbox"/> \$100
\$8,000	<input type="checkbox"/> \$120	<input type="checkbox"/> \$115	<input type="checkbox"/> \$110
\$9,000	<input type="checkbox"/> \$130	<input type="checkbox"/> \$125	<input type="checkbox"/> \$120
\$10,000	<input type="checkbox"/> \$140	<input type="checkbox"/> \$135	<input type="checkbox"/> \$130

\*\*\* If you have a NSSI policy, please renew your existing policy. Do not apply for a new policy. \*\*\*

**2 PLEASE TYPE OR PRINT**

Student's Name\* \_\_\_\_\_

Classification\*  FR  SO  JR  SR  Grad Student  Faculty/Staff

School State\* \_\_\_\_\_

College Name\* \_\_\_\_\_

Parent/Guardian\* \_\_\_\_\_

Parent/Guardian\* \_\_\_\_\_

Mailing Address \_\_\_\_\_

City\* \_\_\_\_\_ State\* \_\_\_\_\_ Zip\* \_\_\_\_\_

Home Phone\* \_\_\_\_\_ Cell Phone \_\_\_\_\_

Parent/Guardian Email\* \_\_\_\_\_

(This is where your policy declaration, password and booklet will be sent.)

\*Required Fields

**3**

Premium Amount	\$ _____
Processing Fee*	\$ <u>+10.00</u>
Immediate Alert Option:	
\$29.95	\$ + _____
Total Amount Due	\$ _____

THE EFFECTIVE DATE IS 24 HOURS AFTER THE POSTMARKED DATE. If you would like for the policy to start at a later date, what date?

\*5.00 processing fee if ordering on-line

\*If you are a resident of Arkansas, Indiana, Maryland, New Jersey or South Dakota, do not include the Processing Fee in your payment.

- A Policy Automatic Renewal** Make sure my policy doesn't expire! My Student Protection Policy will be automatically renewed at the end of each policy year, and my credit card will be charged the premium due until I choose to cancel my protection.
- B Immediate Alert Automatic Renewal** Make sure my membership doesn't expire! My Student Membership will be automatically renewed at the end of each membership year, and my credit card will be charged the amount due until I choose to cancel my membership.

**4**

**CHOOSE YOUR METHOD OF PAYMENT**

- Check or Money Order Enclosed
- Charge to my  MasterCard  Visa  American Express  Discover

Acct. No. \_\_\_\_\_

Expiration Date \_\_\_\_ / \_\_\_\_ CVV \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Cardholder's Signature \_\_\_\_\_

Cardholder's Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\*\*\* If you are interested in the IMMEDIATE ALERT Program\*\*\*  
Just include your membership fee of \$29.95 with your policy premium payment.

**IMPORTANT!!!**

You MUST provide a current email address here:

Parent/Guardian Email: \_\_\_\_\_

When we receive your membership request, we will email information regarding your IMMEDIATE ALERT account and instructions on how to enter your personal contact information.

IT IS **YOUR RESPONSIBILITY** to follow the instructions in the email

and keep your contact information current and accurate.

(In the case email is unavailable, please call 800-256-6774).

## About Us

•NSSI is a personal property licensed agency designed specifically for college students, faculty and staff.

•NSSI is licensed in all 50 states.

•Underwritten by Hanover Insurance Company – AM Best's Rating: A- (Excellent).

•NSSI has provided insurance for college students since 1971.

•Claims are processed in-house, providing quick and efficient processing.

•Offering expanded coverage for K-12 students thru *Student Insurance Partners* – [www.studentinsurancepartners.com](http://www.studentinsurancepartners.com).

•100% Money-Back Guarantee – If you are not satisfied with your coverage, simply return your policy within 30 days for a 100% Money-Back refund of the *Premium* amount. You may also cancel your policy after 30 days. The *Premium* will be prorated using a *Short-Rate Unearned* method of calculation. A minimum \$20 fee will be assessed.

## Losses Covered

Worldwide Coverage	✓
Theft	✓
Fire	✓
Earthquakes, Hurricanes, & Tornadoes	✓
Vandalism	✓
Flood	✓
Lightning Strikes	✓
Accidental Damage (including liquid spills & drops)	Optional

## NSSI Policy vs. Homeowner's Policy

	NSSI	HOMEOWNERS
Coverage for policy holder while living at home, on or off campus housing and studying abroad	YES Worldwide	Maybe
School's personal property/equipment in my possession	YES	Maybe
Accidental damage – spills and drops (optional coverage)	YES Optional	No
Full-time or part-time student	YES	No
Lowest deductible available	\$25	\$500 or \$1000
Coverage for earthquakes and floods	YES	No
Replacement cost coverage standard	YES	No
Risk of higher premiums due to claims	NO	Yes
Scheduling of covered Items	NO	Yes

## How to Obtain Coverage

•ON-LINE: [www.nssi.com](http://www.nssi.com)

•MAIL: Application and check/credit card number (coverage effective 24 hrs after postmark) mailed to:  
NSSI  
PO Box 2137  
Stillwater, OK 74076

•PHONE: (800) 256-6774 (8-5 CST)

Save \$5 on the Processing Fee by applying on the website.

**"My \$2,000 laptop computer was stolen out of my dorm room. Luckily, my dad had taken the time to insure it with NSSI. As a result, I received a check to buy a new one.**

**Thank you so much!"**

**-Rachel**

**Oglethorpe University**

**"Getting insurance to cover your stuff is generally not at the top of the list for the typical college freshman," said Candysse Miller, spokeswoman for the Insurance Information Network of California, which represents insurers. "But if you think about what you bring into a dorm room these days - computers, televisions, cell phones, iPods and tons of other stuff - you realize you've got thousands of dollars at stake."**

**LA Times**