

## TYLER PHOTOGRAPHY INSURANCE INFORMATION AND AGREEMENT

The University does not insure or otherwise compensate for the loss of any personal student property either on or off campus.

If any school equipment that is checked out is lost, damaged, or stolen, the student is responsible for the replacement cost of the item(s). If necessary, the Office of Risk management may link to a Temple Student Account for cost recovery.

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In general, we recommend that ALL students purchase an insurance policy of some kind. The Temple University Office of Risk Management suggests a plan from **GradGuard**.



<https://www.gradguard.com>

Select your school as “Temple University - Tyler School of Art” and then choose “Renters Insurance.”

We suggest a policy that covers *all personal property* (cameras, computers, etc) for at least \$4000 in value for the duration of the academic year. A recent quote provided \$10,000 of property coverage, and \$50,000 of liability coverage for \$13.29 per month with a \$100 deductible. While this is an affordable and comprehensive plan, you may opt to purchase other insurance policies.

Print confirmation from the purchase and we will place that on file in the department. For proof of other policies, please provide a copy of current documentation.

### INSURANCE REQUIREMENTS FOR EQUIPMENT CHECKOUT



For items up to approximately \$150 in value, insurance is not required although students are still liable for any loss, damage, etc. up to \$150.



For items from \$150 - \$500 in value, insurance is **STRONGLY RECOMMENDED**. Without insurance, a student is liable for up to the full \$500 should there be loss, damage, etc. With the suggested insurance, the most that a lost or damaged item would cost is \$145 (\$95 for the policy plus the \$50 deductible per incident). Anything more than \$145 will then be covered by supplemental University insurance.



For items valued from \$500 and more, insurance is **REQUIRED** and proof of insurance must be on file. With the suggested insurance, the most that a lost or damaged item would cost a student is \$100 + the monthly cost of coverage. Any loss beyond will then be covered by supplemental University insurance.

**Any kind of incident for which a claim is filed must include an official Police (Campus or City) “Incident Report”.**



**NOTE:** University insurance, which normally acts as supplemental coverage above the \$145 cost that a student would incur, **does not cover theft from vehicles at ANY location**. Students must exercise extra caution with equipment inside vehicles. If a student has the insurance described above and more than \$4000 of equipment is stolen from a vehicle, the student will be liable for the remaining balance.

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 SIGNATURE

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 DATE

Your initials and signature indicate an understanding and agreement to all of the terms and conditions listed above.