

# Property Insurance

The University maintains property insurance that covers our buildings but not the contents within (e.g. equipment, furnishings, computers etc. are not covered). The deductible is \$100,000, thus this insurance is only intended to protect University buildings in the event of a catastrophic loss. The University does not maintain insurance to cover any loss of property under \$100,000.

## Optional Property Insurance

University entities may purchase insurance with a \$1000 deductible for University owned or leased property. This insurance, unlike our standard building insurance, is optional, has a low deductible, and is intended to protect only the contents of buildings. This may be a useful option for valuable property that would be difficult to replace. Examples of insurable property might be musical instruments, fine art, camera or computing equipment. Personal property of employees, students or visitors is not covered. Contact Risk Management for a quote if you are interested.

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