

Brock University Resident Property Replacement Program

PURPOSE

To provide contents protection to each student living in a Brock University residence unit for loss of or damage to personal belongings on campus premises up to a limit of \$10,000, subject to a \$100 administration fee.

WHO QUALIFIES

Residents of Brock University occupying units in the following buildings:

Brock University – Residence Name	Address
Decew Residence	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1
Earp Residence	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1
Gateway Residence	49 John Macdonnell Street St. Catharines, ON L2T 4E4
Lowenberger Residence	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1
Vallee Residence	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1
Village Residence	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1
Quarry View Residence	51 John Macdonnell Street St. Catharines, ON L2T 4E4
Residence 8	1812 Sir Isaac Brock Way St. Catharines, ON L2S 3A1

PROTECTION PERIOD: September 1, 2025 to August 31, 2026. One semester protection option is available upon request.

PROPERTY PROTECTION AND LIMITATIONS

Type of Protection	Limit	Administration Fee
Personal Property	\$10,000	\$100
Additional Living Expenses	\$2,500	

What is covered under ‘Personal Property’?

Personal property coverage protects personal items such as furniture and appliances, electronics, clothing, books, art and collectibles, and sports equipment.

Full replacement protection is available for all items, except those listed below under ‘*Items Not Included*’, if the items were purchased new within five years of the date of loss. For older or secondhand items, a fair and current market-based settlement will be determined.

Items Not Included:

1. Vehicles;
2. Motorized scooters, mopeds, e-bikes, other electronic motion devices;
3. High Performance Bicycles;
4. Canoes, watercraft, etc.;
5. Stocks and bonds and financial instruments;
6. Bitcoin or electronic currency; and
7. Assets on premises which are from a third-party business enterprise.

For any one loss, the following amounts will be paid:

- \$500 for money, bank notes, bullion;
- \$2,000 for manuscripts;
- \$5,000 for computer software and information stored in memory or media; (Note: Loss or damage caused by programming error or by incorrect instruction to the computer is not covered);
- \$2,500 for animals, birds or fish; (Note: Loss by theft or impact by vehicles, watercraft, or aircraft is not covered);
- \$5,000 for collectible cards (e.g. sports cards) and comic books;
- \$500 for coin collections, including numismatic property;
- \$2,000 for stamp collections, including philatelic property;
- \$6,000 for fur garments and garments trimmed with fur, jewelry, watches, precious and semi-precious stones;
- \$10,000 for silverware, silverplated ware, goldware, gold-plated ware and pewterware; and
- \$1,000 for each bicycle, including equipment and accessories.
- **Exclusion:**
Personal property normally kept at one's place of business or used for business purposes is **not** covered.

What is covered under 'Additional Living Expenses'?

If the Residence Premises become uninhabitable due to damage, whether or not the University is negligent, the following will be provided:

1. **Additional Living Expense**
Covers any necessary increase in living expenses, including moving expenses, if required, incurred by the student occupying a residence unit, in order to maintain a normal standard of living.
2. **Rental Value**
Covers the fair rental value of the portion of the premises rented or held for rental by the occupant. This shall **not** include any expenses that do not continue while the premises are uninhabitable.
3. **Loss of Income**
Covers loss of wage or salary of the person named on the Declarations page, resulting from a covered peril, subject to a maximum of \$200 per week.

Payments for loss of use or increased cost of living, as defined above, will be made for the shortest time required to either:

- Repair or replace the residence premises or,
- Settle elsewhere if permanent relocation is necessary.

This protection also includes loss of use for a period not exceeding two weeks when use of the premises is prohibited by the civil authorities due to direct damage to neighbouring premises caused by a covered peril.

Note: Loss or expenses resulting from the cancellation of a student residence rental agreement **are not covered**.

REPORTING A LOSS

Brock University Residence Students are responsible for reporting losses directly to Campus Safety Services and Risk Management via email. As best practice, Residence Students are encouraged to take photos and/or video of personal belongings valued over the \$100 administration fee.

1. Gather pertinent information:
 - a. Date, time, and location of the incident
 - b. Names and contact details of all parties involved
 - c. Witness statements and their contact info
 - d. Photos and/or videos of the scene, damages, injuries, etc.
 - e. Receipts for any stolen or damaged property (if available)
2. Report the incident:
 - a. For lost or stolen items, students must contact Campus Safety Services immediately to report the incident - [Report a crime – Campus Safety Services](#) – and provide full details to generate an official incident report number; **OR**
 - b. For damaged items due to unit issues, i.e., flood or freezing, students must contact [Housing Services](#) to report the incident
3. Obtain an incident report number from Campus Safety Services or Housing Services
4. Report the loss by contacting Risk Management at riskmanagement@brocku.ca and include the incident report number obtained from Campus Safety Services or Housing Services, attaching all gathered documentation (photos, receipts, witness info, etc.)

An incident report number issued by Campus Safety Services or Housing Services is mandatory to file a loss with Risk Management.

LOSS RESOLUTION PROCESS

Once a loss has been submitted, accompanied by the appropriate Campus Safety Services or Housing Services Report, and documentation submitted to **Risk Management**, a decision will be rendered within a few days. Risk Management will strive to ensure a fair and reasonable financial settlement is determined in all cases.

If a student wishes to dispute a settlement made by Risk Management, they may appeal to the **Dispute Resolution Committee**, which is comprised of a representative from the following areas:

- Ancillary/Financial Services
- Student Services