Spartan Guide to Residence Hall Theft Prevention

Norfolk State University – Office of Residence Life & Housing

The Office of Residence Life & Housing strongly recommends that students purchase property insurance. Students may also refer to their parents' or guardians' home owners or renters insurance for coverage.

All resident students who reside on campus are required to sign a housing contract upon check in. Please read the Terms and Conditions of Occupancy found on the backside of your contract for important information. Highlighted below is section 13 of your contract, which covers personal property. Section 13 states:

"The University Shall Not Be Responsible For Loss Of, Or Damage to any of the Student's Personal Property from Any Cause Whatsoever. It Is Recommended That The Student Insure Personal Property."

When room assignments are sent to students, two brochures for insurance are included. Below you will find more information on these companies.

CSI Student Personal Property Insurance
www.collegestudentinsurance.com
1(888) 411-4911

National Student Services (NSSI)
www.nssi.com

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	$60	$55	$50
$3,000	$75	$70	$65
$4,000	$100	$95	$90
$5,000	$125	$120	$115
$6,000	**$145**	$140	$135
$7,000	$165	$160	$155
$8,000	$180	$175	$170
$9,000	$195	$190	$185
$10,000	$210	$205	$200

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	$45	$40	$35
$3,000	$60	$55	$50
$4,000	$80	$75	$70
$5,000	$90	$85	$80
$6,000	$100	$95	$90
$7,000	$110	$105	$100
$8,000	$120	$115	$110
$9,000	$130	$125	$120
$10,000	$140	$135	$130

FACTS ABOUT PROPERTY THEFT ON COLLEGE CAMPUSES

- **Theft is the most common crime on American college campuses.**
- **40 percent of college students leave their dorm room unlocked.**
- **1 in 10 students have allowed a stranger into their room.**
- **Theft cases at college campuses usually go unsolved.**

Preventing Theft- How Not to Become a Victim

Written by Ashlee D. Parker
http://collegeuniversity.suite101.com/article.cfm/preventing_campus_property_crime

Students bring high priced items like laptops, cell phones, and MP3 players to their homes-away-from-home. Dorm living is far from secure, and students should be attentive when caring for valuable property. Property crime on campus is rampant, but responsible ownership is often the best step to not becoming a victim.

Identity Theft

Students find that they are often required to have social security cards, birth certificates and medical records on hand. All important documents should be kept in a safe, secure place. If documents are safer at your permanent address, copies can often be used in lieu of the original. Keep track of those documents you do keep at your university address, so that if something like your passport is stolen, you can promptly report it to police.

Students should realize that some vigilance now could prevent significant negative effects in their future. Care should be taken to protect personal information online. Keep passwords private and change them often. Investing in a shredder to destroy sensitive documents (and to shred the many credit card offers you will receive) can prevent someone from getting your information out of the trash.

Prevention

Many students starting college will still be covered by their parents' auto and homeowners insurance. Students should verify what is covered and what is not. Students living on or off campus can get peace of mind and property protection from renters insurance. Be aware that many plans come with a deductible, so familiarize yourself with your policy so you are not surprised later when you need to make a claim. Record serial numbers and store them in an easy to access location so you can quickly provide them to police in the event of theft.

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Preventing Victim Theft- How Not to Become Victim (continued)

Electronic items like MP3 players, cell phones, and laptops are desirable to thieves because they can get good money and they are portable. The best way to prevent theft is to make the item hard to resell. Personalize with stickers or other touches on cell phones, MP3 players and laptops. If your cell phone is stolen, immediately call your provider to stop service. Software that tracks stolen computers is an option, but often costs a pretty penny for subscription service.

Most property stolen on college campuses are items left unsecured or unattended. If you have to carry valuable property with you, do not leave it anywhere. Forgetting your bag or leaving it while you run to the bathroom can end up costing you. Always lock your car and residence doors, even when you are inside (and make sure your roommate does the same). Never leave property visible in your car. Even if your doors are locked, you car is not impermeable and you are advertising to thieves who know what to look for and how to get it. The same goes for your dorm room or apartment–put expensive items away out of sight, especially when you leave. Always be vigilant when walking alone or at night and do not flash cash or expensive items in plain view.

More tips:

- *Never carry social security cards in wallet or purse.*
- *Make photocopies of front and back of important documents, ID cards, and credit cards for your records.*
- *Buy a fire-proof safe for important documents and expensive property.*
- *Do not keep your title in your vehicle.*
- *Check with your university technology office for tips and advice about online protection.*
- *Call and cancel stolen credit and debit cards immediately.*
- *Permanently etch your name and or phone number into MP3 players, bikes and other expensive items.*
- *Check with University and Police for crime prevention programs for students.*

NSU ID ENGRAVING SERVICES

Each semester, Campus Police partners with the Office of Residence Life & Housing to provide campus engraving services to students in the residence halls. Students can sign up to have their electronic items such as DVD players, laptops, TVs, and video game consoles personalized. Flyers and sign-up sheets are placed in the halls when these services are offered. If you miss the opportunity to have your items engraved during the advertised times and would like your items personalized, please contact Lt. Lee in the University Police Station at (757) 823-8102 to schedule an appointment.

As a reminder, please safeguard all of your items by locking both locks on your room door. We encourage students to be proactive and protect their personal property with the help of Campus Police Engraving Services. Any student found in possession of another student's property will be subject to (1) university judicial sanctions, (2) immediate eviction from the residence halls, and/or (3) arrest.