

Do you need  
**COVERAGE?**

**Insurance Limit**

\$5,000

**Monthly Premium\*\***

\$15.00

\*\*Monthly premium includes  
premium taxes.



**CALL US TOLL-FREE 800-784-1290**  
[www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com)

Coverage is underwritten by:  
Starr Indemnity & Liability Company

**STARR**  
INSURANCE COMPANIES

Questions regarding this program should  
be directed to the Program Administrator:

**PSCC, Inc.**

For California: California Department of Insurance  
Consumer Hotline Assistance 1-800-927-HELP (4357)

In connection with PSCC and Starr Indemnity & Liability Company,  
this program is made available by your local Storage Facility.

This self-storage facility is not responsible for your property. The purchase of this insurance is not required to complete your rental transaction. This facility and employees are not qualified or authorized to evaluate the adequacy of any insurance you may have. The insurance policy offered by this self-storage agent may provide a duplication of coverage already provided by your homeowners' insurance policy or by another source of coverage. Questions regarding the Savvy Storage Insurance Program should be directed to PSCC, Inc. at the phone number listed on this brochure. This insurance is provided under a Master policy issued to the owner of your storage facility by an insurer authorized to write this insurance in the state. A specimen Certificate of Insurance is available for you to review at this facility.

PSCC, Inc. is the Authorized Producer for the Savvy Storage Insurance Program and administers the program for Starr Indemnity & Liability Company - A Member of Starr Insurance Companies. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities.

PSCC, Inc. dba in CA as PSCC Insurance Services  
Processing. CA Ins. Lic. #0E14626  
Principal place of business: Glendale, CA  
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**It's a good  
policy to  
Get Savvy!**

Through the Savvy Storage  
Insurance Program.

**CALL US TOLL-FREE (800) 784-1290**  
[www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com)

Don't just  
store it.  
**INSURE IT.**

**Is your property covered?**

Your belongings are important to you. Why else would you be keeping them in storage? Cover your property for loss or damage with the right insurance. After all, you are responsible for the things you're storing at this facility and insurance for your stored belongings is required.

**Check your current policy**

Your renters' or homeowners' policy may provide the insurance you need. Check with your agent to determine if your personal property stored at a location other than your home or business is covered.

**Need to buy insurance?**

Affordable coverage is available through the Savvy Storage Insurance Program, administered by PSCC, Inc. Call us directly, TOLL-FREE at **800-784-1290**, or [www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com).





# Specialized Insurance Protection against loss or damage

This insurance plan was created specifically to cover property stored outside your home or business. It is a convenient and effective policy for a great price.

## POLICY FEATURES\*

- Affordable.** This policy is priced with a competitive monthly rate.
- Primary Insurance.** This insurance is primary over any other valid and collectible insurance you may have.
- Perils covered.** Perils insured against include water, flood, fire, smoke, hail, lightning, windstorm and vandalism.
- Burglary coverage.** Burglary is covered provided it is a result of forced entry into a properly locked storage space.
- Transit coverage.** This policy provides limited coverage for losses while your property is in transit.
- Vermin coverage.** \$250 of coverage is provided for damage caused by vermin to covered property while in storage at this facility.
- Fungus coverage.** \$250 of coverage is provided for damage caused by fungus to covered property while in storage at this facility.

- Business property coverage.** The Savvy Storage Insurance Program covers your stored business property.
  - Immediate coverage.** When you choose the Savvy Storage Insurance Program, coverage begins immediately upon completion of the application and payment of the monthly premium. Coverage automatically cancels at time of move out.
  - Low deductible.** This policy has a \$100 per claim deductible, which is typically much less than renters', homeowners' or business policies.
  - Dedicated professional claims team.** It is unfortunate to have a loss occur, but if it does, your claim will be handled professionally, with speed and sensitivity.
- \*This is meant to serve as a general description only. For more details on the coverage, exclusions and requirements of the policy, please refer to the copy of the Certificate of Insurance available at this location.

## Helpful Storage Tips!

- **Don't store items in plastic bags.**
- **Valuables should not be stored.**
- **Utilize your storage space carefully.**
- **Keep a thorough inventory.**
- **Take photos of items.**
- **Lock your unit.**

## ADDITIONAL TERMS AND CONDITIONS\*\*\*

**Types of property not covered** — Although most household items are covered when kept in a properly locked storage space, there are a few that are not covered by this policy. Some of these items not covered include deeds, money, jewelry, watches, furs, garments trimmed with fur, valuable papers and records, and photographs. Property stored in an outside parking stall is also not covered.

**Types of perils not covered** — Some of the specific perils not covered in this program include earthquake and atmospheric conditions. See your insurance certificate for a full listing of exclusions and limitations that apply to your coverage.

**Proof of loss requirements** — Before recovering for any loss, you must provide us with all pertinent records needed to prove the loss; and if requested, send us a sworn statement of loss within 60 days of our request.

**Cancellation** — You may cancel this coverage at any time online or by going to your storage facility office and completing a new insurance application. Cancellations after the first of each month are subject to a minimum premium.

**Deductible** — When you purchase insurance from us, in the case of a Claim, you are responsible for the first \$100 of any loss. This is your deductible. The insurance company will compensate you, based on the Terms and Conditions, for any amount above this \$100 deductible. You will not be requested to make any payment to Sedgwick, the claims administrator.

\*\*\*This is meant to serve as a general description only. For more details on the coverage, exclusions and requirements of the policy, please refer to the copy of the Certificate of Insurance available at this location.

## Filing a Claim?

**Notify the manager.** Let the storage facility manager know when a loss is discovered.

**Contact the police.** If the loss is due to burglary or vandalism, a police report must be obtained.

**Protect your property from further loss.**

**Do not discard damaged goods.** Wait until a claims adjuster has contacted you and advised that these may be discarded. If this is not possible, take a photograph of the item(s) before discarding them.

**Call the Savvy Hotline TOLL-FREE at 800-784-1290.**

One of our customer service representatives will take your claim information and offer assistance. To report a claim online, go to [www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com). You will be requested to provide documents evidencing ownership of items damaged or stolen.

**Claim Payments are based on actual cash value of the property.**

## How to Cancel Insurance

Your rental agreement requires you to have insurance on your goods in storage; one option is the Savvy Storage Insurance Program.

In order to cancel the Savvy Storage Insurance Program, you must certify that you have confirmed that you have some other form of insurance covering the property in your space. To complete this, just go to your storage location or to [www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com).

Once you have completed this confirmation, the Savvy Storage Insurance Program will cancel at the end of the first rental month, or if after the first rental month, it will terminate on the following monthly due date. Insurance Premium is billed on the first day of the rental month. Cancellations after the first of each month are subject to a minimum premium. Any prepaid insurance will be refunded.

Please note, your storage location and its employees are not qualified or authorized to evaluate the adequacy of any insurance you may have.

Check out [www.SavvyStorageInsurance.com](http://www.SavvyStorageInsurance.com) for questions to ask your insurance agent.

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