New dorm insurance plan available to MIT students

By Donna Bielinski

A new theft insurance plan that covers personal possessions in dormitories is being offered to MIT students, both undergraduate and graduate.

For the cost of $10 this plan provides $1000 of personal property insurance coverage, with a $100 deductible per claim. All of the student's possessions are covered for a full year, not only on campus, but anywhere in the world.

Although basically for theft insurance, the plan also covers risks such as fire, vandalism, and water damage. It can be purchased by non-resident as well as resident students.

The plan is called the National Student Property Insurance Plan, and is underwritten by the Lumber Mutual Fire Insurance Company of Boston.

Kimball Valentine, Jr., Assistant to the Treasurer and Insurance Officer, called the policy "adequate" and said that compared to other similar plans that he has seen, it has relatively few exclusions from coverage and a comparatively low premium.

Valentine said that although MIT has not had any prior experience with Lumber Mutual, it is known locally to be an established, reputable insurance company.

Valentine noted that he is not promoting the plan; he merely sees it as "adequate" and has therefore agreed to distribute pamphlets on the plan. He added that he has contacted a local broker, Hugh Chapin of Chapin-Wood, Cambridge, to answer questions and handle problems. Valentine feels that MIT students should have theft insurance available, considering the serious theft problem at colleges and especially at MIT.

Lieutenant William Lyons of Campus Patrol said that the cost of theft of personal belongings at MIT last year was $15,860 in the dormitories and $2,792 in the on-campus fraternities, a total of $18,652. The average loss in each of the 142 incidents was approximately $126 in the dormitories and $215 in the on-campus fraternities. Lyons predicted that the average cost of theft would be about the same this year. He recommended that "if anyone sees a suspicius-looking person [on campus] he should immediately call Campus Patrol."

Brochures on the National Student Property Insurance Plan, with attached applications, can be picked up at dormitory desks and bulletin boards.

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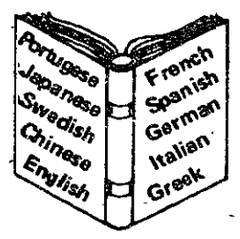

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