March 30, 2016

Students’ Association Government
University of Rochester

To address the Students’ Association (SA) Gale House flood Senate Resolution (No. 29), and following a meeting with a SA representative, we offer the following responses:

Although the immediate response to the burst sprinkler pipe by University Facilities and outside contractors on Sunday, Feb. 14 limited the damage and restored the living spaces, we realize that for some students the disruption and loss of items was quite difficult.

Students and families have expressed concern about the University’s policy regarding personal loss or damage in this kind of situation. The University followed standard practice—common to virtually all U.S. colleges and universities—that personal property loss is not covered in cases not involving negligence. In most cases, such losses are covered by a family’s homeowners insurance. We do encourage students without such homeowners policies to purchase renters insurance for this purpose, and many students were able to obtain replacements for lost items through these channels.

One thing that we have learned through this experience is that some students and their families are not fully aware of their insurance options. Although this information is in housing contracts and on the Residential Life website, moving forward we will do more to call it to the attention of students.

We have been asked why the University doesn’t cover these damages. Notably, throughout this process we have been committed to helping students through the situation and ask that they call Residential Life at 275-3166 with their concerns.

More broadly, the cost to the University to purchase this kind of universal coverage insurance is very high—our estimates run from $60-$90 per student, which translate into $258,000 - $387,000 per year to provide this coverage to all undergraduate students in housing. That cost would, in the end, be shared by all students. Considering that many students are covered by their parents’ homeowners’ policies or through a separate renters’ insurance policy, these costs would be redundant and excessive.

The University, and specifically its Department of Facilities, performs all the needed maintenance and preventative measures that help reduce the likelihood of any pipe bursting, but in reality these incidents are unpredictable.

We are truly sorry for the loss of property for these students, recognizing that some losses such as computers and electronics are impactful and upsetting.

We are happy to work with any student who still needs assistance. Students should call the Office for Residential Life and Housing Services at 585-275-3166 with further questions.

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