

## **Insure Your New College Student**

### *AAA Offers Tips to Parents and Students*

As you prepare to help your son or daughter embark on this exciting journey, you may want to make sure he or she is protected with proper insurance. But you're probably not sure if their new college student status changes how he or she should be covered. Here are some areas to consider discussing with your insurance agent.

#### **Auto Insurance**

If your son or daughter have been driving the family car and will now be away at college, at least 100 miles from home, make sure you let your insurance agent know. You may be eligible for a discount on your auto insurance. If your son or daughter has their own car, it is very important to let your insurance agent know if the car will be at school or left home, as the cost of the insurance will be based on where the car resides. Many auto insurance companies will also give discounts to students who get good grades at school.

#### **Property Insurance**

Some homeowners insurance policies provide protection for a student's personal property (clothing, TV, furniture, etc.) away from home, if they live on-campus and the student's property is stolen or damaged. Other policies may limit the amount of coverage for a college student's belongings to 10 percent of the total amount of the insurance overall coverage for personal property. For example, if the parents have \$75,000 worth of policy's personal property insurance on the family's primary residence, only \$7,500 would be applicable to possessions in their son or daughter's dorm room. The student's possessions would be covered for the same disasters that are in a standard homeowners insurance policy, which include fire, theft, vandalism and natural disasters such as a hurricane or tornado. The student would not be covered for typical college type mistakes such as accidentally spilling coffee on an expensive electronic device.

#### **Health Insurance**

Just the thought of your child becoming ill at college is enough to worry any parent. Fortunately, the health insurance from your job will often still cover your son or daughter. Be sure to check with your insurance carrier regarding any coverage limitations, particularly if your child is going to school out of state. If you don't have your own medical insurance, or your policy's coverage is limited, consider health insurance that many colleges offer or look into an individual health insurance policy.

#### **Life and Disability Insurance**

Ideally, you should already have sufficient coverage to ensure that your child will be able to finish college should you die or become disabled. However, let this article serve as a reminder in the event you haven't looked at those policies lately.

For students going off to college, AAA offers the following recommendations:

- **Leave valuables at home if possible.** Expensive items such as valuable jewelry or luxury watches should be left at home or kept in a local safety deposit box.

- **Engrave electronic** items such as computers, televisions and portable devices like iPods, iPads or tablets with a name or other identifying information that can help police track the stolen articles.
- **Always lock dorm room doors and carry the keys at all times, even if you leave briefly.** And not just at night – most dorm thefts occur during the day.
- **Do not leave belongings unattended on campus.** Whether in class, the library, the dining hall or other public areas, students should never leave unattended backpacks, purses and laptops. These are the primary areas where property thefts occur.

For additional information about insurance options, call or visit your local AAA office.