Insurance Needs for California College Students

Special insurance for college bound children

By this time of year many high school seniors are preparing for their next level of studies. Their plans may include heading off to college in another city or state. One of the most important things they will need at school is something that doesn't have to be packed at all – the right personal insurance coverage.

As parents it is important to understand how sending your child off to college may impact your insurance needs.

What will a Homeowner's policy provide?

- **Personal property** - Depending on the value, items like clothes and computers should be covered under your homeowner's policy. Most homeowner's policies provide 10 percent of Coverage C (Personal Property) for your property while it is at a secondary residence. If you have a high deductible on your homeowner's policy you may want to consider purchasing a renter's policy for your college student to cover his/her belongings at a lower deductible. Check with our office for any limitations.

- **Jewelry or other high end items** – These may require special coverage. It is a good idea to call our office for a review.

- **Personal Liability** - This coverage is provided anywhere the student goes, unless it is outside of the US. Then the policy may have some limited coverage.

What will an Auto policy provide?

- **Auto** - If your child is living in a different city or state without a vehicle, please notify us as there may be an additional discount since they are not a full time driver. We do recommend keeping your child on your policy, even if they don't have a car at college.

Other coverage

- **Health -** Children can remain on your health policy until the age of 26.

Once your child graduates and moves out of your home you and your child will need to make different decisions regarding their insurance needs. When you combine Home and Auto Insurance, you may also qualify for extras like single deductibles (when your home and car are damaged as a result of the same event), emergency lockout coverage, accidental death benefits, and airbag replacement from accidental deployment.