



## Teens and College...A Good Risk?

This time of year, many recent high school graduates are preparing for their next phase of life. 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 insurance coverage. Here is a list of some of the items you should consider before your child heads off to the University.

### **Insurance Coverage for College Students**

**Personal property** - Depending on the value, items like clothes and computers should be covered under your homeowner's policy. However, if your student has an expensive computer, smartphone, tablet, jewelry, or other items, you might not be covered. Most homeowner's policies have limitations on items valued at over \$1,200. Coverage will depend on your individual policy, so we recommend contacting your independent agent.

**Auto** – If your student is taking a car to college, make sure your agent knows of the address change. We might actually save you money depending on the location. As a full-time student, your child may qualify for a Good Student Discount (if he maintains a grade point average of 3.0 or higher).

**Health insurance** - Children can remain on your health policy until the age of 26. Many colleges will offer student health insurance at a very reasonable cost.

**Personal Liability** - This coverage is provided anywhere the student goes, inside the U.S.A. Your student might be covered under your current homeowner's policy, or even a renter's policy, if one is in place.

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