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# Is my college student covered?

College students may encounter many insurance issues which they and their parents have not considered. Before there's an auto accident, a fire or theft at a dorm, or an unexpected trip to the emergency room, it's best to review your changing insurance needs in order to make sure your student is covered.

## Does my homeowner's policy cover my children while living in a dorm?

Most homeowner's (HO) policies will cover personal belongings up to a certain percentage (usually 10%) of the personal property limit in your policy. Because this limitation may not cover your student's high-priced electronics, and other valuables you may want to increase your policy limit, or purchase a renter's insurance policy.

## What if they live in off-campus housing?

Most HO policies will NOT cover students living in off-campus housing. You should consider a renter's insurance policy.

## Are there any auto insurance issues?

Yes. If your children don't take a car to school, you may be entitled to a premium discount. If they do take a car, your premium may increase or decrease, depending on the location of the school. Also, your children may be eligible for a good student discount.

## Are there any health insurance concerns?

If your children are younger than 26, they are eligible to remain on your insurance, as long as they are not offered health coverage through their own employer. If your child is going out of state, be sure to check your plan's network for emergency and out-of-network care options.

## Are there any alternatives for healthcare coverage?

If your children have no or limited medical coverage, you can purchase a student health care plan sold by insurers who have contracted with the college. Contact your child's school for information or you could purchase an individual health insurance policy through your agent.

## Are there other insurance issues I should consider before my children go off to college?

There are several including:

### TUITION REFUND INSURANCE

Most policies provide coverage for medically-necessary withdrawals from college. It may be worthwhile for those attending expensive colleges, families that don't qualify for financial aid, or children with serious medical conditions.

### LIFE INSURANCE

A life insurance policy protects co-signers of costly student loans.

### IDENTITY THEFT INSURANCE

College students are more vulnerable to identity theft since they get regular requests for personal information. Before purchasing a separate policy, check if your HO policy includes identity theft and if it covers students living away from home.