

FOR IMMEDIATE RELEASE

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DOES YOUR COLLEGE STUDENT NEED ADDITIONAL INSURANCE?

JACKSON, *Miss.* – With students heading back to college campuses, now is the time to consider their insurance needs. For example, students living off-campus should consider renters insurance. Individuals with one or more unrelated roommates should know that each leaseholder needs their own individual renter’s policy.

Whether living on or off-campus, documenting student’s valuables is important. Create an inventory of expensive items like laptops, tablets, and phones. An inventory will make filing an insurance claim easier if these items are stolen, lost or damaged.

If your student is leaving their vehicle at home, you may qualify for a discount on their auto insurance. If they plan to take their vehicle with them, let your agent know as insurance rates may fluctuate based on the primary location of the vehicle. You can also control student auto premiums, in some cases, with "accident forgiveness." It’s a promise not to raise premiums if a driver has a minor accident. Students could also qualify for a “good-student” discount on auto insurance.

Before leaving home, make sure your student has a copy of all the insurance cards they’ll need. You should also talk about in-network and out-of-network health providers and find someone close to campus in case they need to see a doctor.

As a college student, your child may be more vulnerable to identity theft because of the availability of personal information and the way many students handle this data. Identity theft insurance provides coverages for the cost of reclaiming your or your student’s financial identity - such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

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