

INSURANCE



How is my college student's stuff insured?



This is the phone call you don't want to get from your college student...

*Philip Sullivan, CIC
Personal Lines
Manager*

"Hi dad, all my stuff got burned up in an apartment fire.... and.... I am being sued by the apartment owner because they say the fire was my fault!"

So, is your college student insured? Maybe or maybe not! Most parents rely on their Homeowners insurance policy to cover their college student's personal liability and personal property (contents) away at school – **BUT only limited coverage is provided.** The typical Homeowners policy extends coverage to your student as an "insured relative" only under the following circumstances:

"They are a student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of: 24 and your relative; or 21 and in your care or the care of a person described as an insured relative."

"Full time" enrollment and their "age" become the issues of concern. Your college student may have enrolled full time when they started the term but dropped classes and suddenly become part-time; or, they turn age 24 during the term – both would cause them **NOT** to be an "insured" of your policy and no coverage would apply.

How to be sure your college student is insured? At some point every dependent child grows up. They keep their apartment at school year-round, find a regular year-round job and they quit coming home from college in the summer – or they drop out of school and live independently – or they graduate from college and live independently. To avoid the possibility of having on-again / off-again coverage extended from the parent's *Homeowners* policy it might be best to get your student their own policy – a "Renters" Insurance policy.

Call an AMERICAN INSURANCE agent to get advice about whether extra coverage is needed for your college student. If needed, a typical Renters Insurance policy is under \$150 per year. We invite your inquiries about auto, home, business, medical and life insurance. Call 208-746-9646 or visit www.Am-Ins.com.



(208)746-9646 or (208)882-8544

AUTO • HOME • BUSINESS • MEDICAL • LIFE