



NW Insurance Council

Consumer Alert

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Kids starting college? Do *your* homework to make sure you have the right insurance

PORTLAND, OR, August 27, 2024 – Colleges and universities are welcoming students back for another year of education. While many may offer online, remote attendance options, most institutions have resumed full-time, in-person classes. So, whether a student in your household is attending college from home online or away on campus, here's what parents and college-age students should know about insurance coverage:

- **Contact your insurance company or agent** to discuss your current coverage and your insurance options. If your student's property is stolen or damaged while living on campus, those items are typically covered under their parents' standard [Homeowners](#) or [Renters](#) Insurance, but it depends on the student's living situation.
- **If your college student lives in a school dorm room**, his or her personal property is likely covered under your Homeowners Insurance policy, though all policy limits, exclusions and deductibles continue to apply. That's why knowing what deductibles and exclusions are in your Homeowners or Renters policy is important.
- **If your college student lives off-campus**, a Renters Insurance policy may be needed for both personal property (at their residence or in their vehicle) and

liability protection. Most landlords now require renters to provide proof that they have a Renters insurance policy in place as part of the rental agreement.

- **If your college student permanently moves away from home and is *not* living in campus housing**, this creates a possible coverage problem for his or her personal property. Your student must reside in your household (or in school-sponsored housing) for his or her personal property to be covered under your policy.
- **You may be eligible for a discount on auto insurance** if your student is attending college at least 100 miles from home and not driving the family car while at school (or, even in some cases if they have a car but are driving limited miles while at school). Also, many auto insurance companies offer discounts to students who maintain a B average or higher.
- **If your college student is a delivery driver** for a pizza parlor or other delivery service, make sure to review your auto insurance policy and/or contact your insurance company representative. Many personal automobile insurance policies exclude using your personal vehicle for income, which can create a coverage problem for damage caused in an accident while making a delivery. Many companies offer endorsements or additional, lower-cost policies to cover the “business use” of a personal vehicle.
- **If personal property is stolen from your college student’s vehicle** or is damaged while inside of it, your Homeowner’s or their Renters insurance will generally cover the loss, minus your policy’s deductible.
- **Create an inventory of items** your son or daughter brought to school. Having a current inventory can help determine how much insurance is needed and will help speed up the claims process.
- **Tuition Insurance is offered** by some insurers and can reimburse some, most or all the cost of tuition and/or student housing if a student must withdraw from school as long as the policy covers the reason for the withdrawal. A Tuition Insurance policy typically costs about one percent of the total tuition. If your family is considering tuition insurance, it is critical to shop around, read reviews and read the policy language carefully. Not every medical condition or reason for withdrawal will be covered, and this coverage will not be “right” for every student or family. Here’s an article with more information from [Forbes Advisor](#).

Preventing theft or damage

Burglary is one of the most reported criminal offenses on college campuses. In 2021, The [National Center for Education Statistics](#) reported 6,500 campus burglaries, or 28 percent of reported on-campus crimes.

Here are a few steps students can take to help prevent damage or losses to their belongings:

- **Lock your doors** – Even if you're leaving for a short period of time, lock up your dorm or apartment.
- **Don't leave your belongings unattended** – The primary places where theft occurs include classrooms, the dining hall and other public places such as the library. Also, don't tempt thieves by leaving expensive items, such as your laptop or phone, in your vehicle. If you must keep belongings in your car for a short period of time, put them in the trunk or somewhere out of sight.
- **Secure your laptop** – purchase a security cable with a combination lock for your laptop. Having it secured to an immovable object may deter a thief from attempting to steal it. Also, engraving electronics with your name or other identifying information may help police track stolen items.
- **Be careful when you cook** – Cooking equipment was involved in nine out of 10 fires in dormitories, and an average of 3,379 fires in college dormitories, fraternities, sororities and other related properties were reported each year from 2017 to 2021, according to the [National Fire Protection Association](#). If you live in a dorm, apartment or house make sure the room you sleep in and each living area has a working smoke alarm.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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