

# INSURING

## YOUR COLLEGE STUDENT

Sending a child off to college is a significant milestone that represents the culmination of years of planning and hard work. As you prepare for the start of the semester, you should consider how your insurance needs may change with your son or daughter away at school.

### Protecting Your Student's Belongings

Many homeowners policies consider a dorm room as an extension of your home, so items your child keeps there may be covered to some extent. However, if your child has expensive electronic equipment or furniture, you may want to consider purchasing additional coverage.

If your child lives off campus, his or her possessions may not be covered by your homeowners policy. In that case, you may want to consider renter's insurance, which costs as little as \$15 per month. Renter's insurance will cover possessions in your child's off-campus apartment or house as well as provide liability coverage if anyone is injured in the residence.

### Keeping Your Child Healthy While on Campus

Many students can stay on their parents' health plans if they are full-time students. However, restrictions vary greatly by state, and coverage could be even more complicated if your child is attending an out-of-state school.

If you find your child doesn't have coverage under your plan, you have a few options. Most colleges have their own health plans, but some policies have high deductibles and low coverage maximums. A few don't offer any coverage for conditions present before entering the school, so be sure to examine plans carefully. Otherwise, you may want to consider an individual policy for your child.

### Changing Auto Coverage

If your child moves more than 100 miles away from your home to attend school and doesn't keep a vehicle there, your auto insurance premiums could decrease by as much as 30 percent. Call us today at 859-341-0202, and see if you can save money while still maintaining coverage for your child when he or she is at home.

### Insurance Questions to Ask

Here are some important questions to ask when your child goes to college:

- Will my child's belongings be covered if he or she lives in off-campus housing?
- Do I have to change my auto policy if my child brings the car to school?
- If my child is an athlete, will he or she be covered under my family health plan if he or she is injured during a practice or game?

### Count on Us

If you are sending a child off the college and haven't looked at adjusting your coverage, contact us today to learn more. You could save money on your policies and protect your child from expensive incidents while away from home.

**Roeding Group Companies**  
<http://www.roeding.com>  
859-341-0202



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