



The time has come and your little boy or girl is not so little. Soon they will be off to COLLEGE! Insurance might not be a top priority when preparing for college, but it should. Here are a few things to keep in mind when preparing for your child to leave the nest!

Insurance Your Student Will Need:

With your new college student moving away to attend a university or staying at home to attend a commuter school, you should keep these considerations in mind when it comes to your college students needs.

Auto Insurance For College Students:

If your student doesn't take a car to school with them, you might think you can save some money by removing them from your auto policy. It might save you money in the moment, but what if your child returns from school on a break and wants to visit their friends? Your child will not be covered while driving when they return.

We recommend you keep your child on your auto policy for a couple of reasons:

- *Your child will be covered when they return home for holiday breaks and weekends.*
- *Your child will have protection if they are driving a friends car.*
- *Your child will have coverage if they are hit while riding a bike or riding as a passenger in somebody else's car.*

Keeping your child on your auto policy also provides continuous coverage, which could be beneficial for when they get their own auto policy. You could also have the opportunity for discounts on your policy, with your child being away to school with out a car. Talk with your insurance provider to see if you qualify for any discounts.

PREPARING FOR COLLEGE CHECKLIST

Auto Insurance For College Students:

If your student **does** take a car to school with them, you should keep them on your auto policy. It usually cost more for younger drivers to have their own auto policy and in order to have their own policy the car or title must be in your child's name. If they do take the car with them to school, make sure you inform your insurance provider of the new address your child will be moving to.

Homeowner's or Renter's Insurance For College Students:

Your child has just graduated high school and will be attending college or a trade school in the fall. As a gift for graduating you purchased new supplies (laptop, printer, clothes and bedding) for their success in the next phase of life. Will these items be covered by my current insurance policy or will you need to set up a new policy? There are a few ways over covering your child's belongings, depending on their living situation.

Commuting to School: If your child is living at home your current policy should cover their belongings in case of an incident.

On Campus Living: If your child is living on campus in a dorm, your current policy should extend to cover your child's belongings up to a 10% limit of your personal property coverage. Check with your insurance provider to make sure you have an adequate policy limit in place.

Off Campus Living: If your child is going to live off campus in a house or apartment with friends, you might need to set up a separate renter's policy. Having a renters policy will be beneficial in protecting his or her belongings and also provide coverage in case a visitor is injured while at their apartment.

Depending on your child's situation, we can help set up the correct policy so your child is fully protected while away at school.

Health Insurance For College Students:

Imagine sitting at home one spring evening and receiving a phone call from your child away at college. He or she went on a camping trip and while hiking to the site they fell and broke their foot. They don't know what to do and give you a call.

We recommend you check to see how your coverages will respond!

The health of your child has always been your number one priority. Make sure when they attend college, they have the correct coverages in place in case of an incident.

Your child leaving for college can be an emotional rollercoaster. We know there is so much to think about in preparation. Granite Insurance wants to make sure you have the resources to make this endeavor go as smoothly as possible! If you have any questions about coverages, please reach out!



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For more information, please contact your Account Manager on your Granite Insurance team!