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Insurance Tips for Parents of College-Bound Students

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Insurance Tips for Parents of College-Bound Students

DARIEN, Illinois (August 18, 2009) – The dorm supplies are packed in the car and the semester's tuition is paid, but are your insurance policies ready to go with your child to college?

Insure.com offers these tips for making sure your college student is properly insured.

[Car insurance:](#)

- If your child is taking a car to school, you must notify your insurance company if the car will be garaged at another location. This could alter your premium either up or down. Failure to reveal such a change can jeopardize a later claim.
- If your student owns a car, he or she must have his or her own car insurance policy. Again, inform the insurance company if the car will be located away from home.
- If your student is not taking a car to school, you can likely save money on car insurance premiums. Notify your agent that your child is now driving the car only occasionally and ask that your bill be adjusted accordingly.

[Home insurance:](#)

- Check with your home insurance company to see if you have adequate coverage for property in a student's dorm ? especially if your child has an expensive computer and other costly electronics.

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- Parents' home insurance does not extend to an off-campus apartment rented by your child; for that they'll need renters insurance.

[Health insurance:](#)

- Most health insurance plans will allow your dependents to remain on your plan until they reach a certain "cutoff age" (usually 23 to 25 years old). However, the plan may also require that your child attend school full-time in order to remain insured.
- If you have a managed care plan, such as an HMO, it will have geographical doctor-network limits. That means the health plan might be worthless far away from home and outside the plan's network of providers, except for emergency room visits.
- Find out what the college health plan covers. Visits to the college health center are usually free, and your student will have a co-payment for lab tests, X-rays and prescriptions.
- Find out if the college health plan covers pre-existing conditions and whether there is coverage during school vacations.
- If your child is a college athlete, he may not be covered for injuries sustained during practice or a game. Check your health insurance policy to determine if your child is covered in the event of a sports-related injury.

[Life insurance:](#)

- Would your child be able to continue college in the event of your death? If you don't have a sufficient amount of money in savings or other assets to cover the college years, consider buying a term life insurance policy for the duration of your child's college education.

For more, see [Proper insurance coverage for college-bound children](#) and [Health plans for college students](#).

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