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FOR IMMEDIATE RELEASE

Review Insurance Policies to Ensure Your College Student Will Be Covered

Make sure your student is fully covered before sending them off to college.

MADISON, Wisconsin (August 9, 2006) – Once classes are picked, housing assignments are received and supplies are purchased, many students and their parents may think they are ready for college to start. However, one thing that is often left off of their “to-do” list is making sure they have adequate insurance coverage: health, auto and even renter’s insurance to protect their possessions.

Typical employer health plans cover children up until they turn between 21 and 24 years old, provided they are in school full time, even if they are not living at home. Review your health insurance plan to make sure that your student is covered. If they are not, many colleges offer a health plan that students can purchase. Most campuses also have a health center where students can receive free routine care. However, they may be charged for lab work, physical therapy, X-rays, and prescriptions. Check with your child’s college to see if they offer a health plan and what kinds of services they can receive at the health center for free.

If your child is taking a car with them to school, your premium may increase or decrease depending on the location of the school. Your child’s grades are also a factor in your premium. Many insurance companies will provide a “good grade” discount for students with a “B” average or higher. If your child is not bringing a car to college, you may be able to reduce your premium

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by switching them from a primary driver to an occasional driver. Your professional independent agent will be able to determine the appropriate amount of coverage.

You also want to make sure that your child's possessions (computer, stereo, TV, etc.) are protected in the event of theft, fire or other damage. If they are living at home or in on-campus housing such as a dorm, your homeowners insurance should provided a small amount of protection. Review your policy with your independent agent to verify the type of coverage your child will have. If they are living off campus, they should purchase renter's insurance to cover their possessions in the event of a loss.

For more information or to locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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