Staying safe on campus: 6 tips for college students.



College is an exciting season, especially because it's often the first time many young adults leave home and live on their own. And while this newfound freedom can be exhilarating, it also means students become responsible for their own safety (another first). So, whether you're an excited student or a worried parent, this guide is here to give you the college safety tips you need … and hopefully a sigh of relief.

Read on for the top college safety tips, outlined by some of our insurance experts:

1. **Get familiar with your campus and surrounding neighborhoods.** It goes without saying you'll need to identify your dorm, classrooms, libraries, and dining halls, and you'll need to know how to navigate to each one. Having a solid lay of the land can help you avoid getting lost or ending up in unsafe locations. But in case of an emergency, it's also important to familiarize yourself with emergency phones and campus safety resources.

2. **Don't walk alone at night.** Especially in unfamiliar areas. To ensure your safety, buddy up with a friend or take advantage of escort services offered by your college. And if you can't avoid walking alone at night, stick to well-lit areas and trust your instincts. If something doesn't feel quite right, don't ignore it. Bonus: Keep a small LED flashlight, whistle, and/or pepper spray in your bag.

3. **Use safe transportation methods.** If you're going out at night, use trusted transportation services like campus shuttles or ride-sharing apps. Avoid taking rides from strangers, and always be sure your driver matches the details provided on your app. If you're driving, make sure your vehicle is in good condition, always wear your seat belt, and do not text and drive.

4. **Protect your personal items.** Don't leave your belongings unattended. College campuses can be crowded places, and it's easy for valuables to be lost or stolen. To avoid this, make sure you don't

leave expensive items lying around in public places, and lock your doors and windows when you're not in your room.

5. **Take small appliance safety seriously.** Small appliances can make dorm life more comfortable, but they can also be a source of danger if used improperly. Microwaves, for example, should never be run with aluminum foil or plastic/metal utensils inside. Toasters should be unplugged after every use. Space heaters should never be plugged into a power strip. And all of the above should be plugged into wall outlets that can handle their power. **Note:** Before you bring any small appliances into your dorm room, you need to know what the rules are, as most colleges have strict regulations. We recommend checking with your resident assistant or housing office.

6. **Extinguish fire hazards.** Candles can be cozy and have radiate aromas, but they also pose a significant fire risk. It's best to skip candles altogether and opt for safer alternatives, such as flameless candles, string lights, and scented wall plugs. And to help you act quickly in case of an emergency (or in case your neighbor accidentally burns their popcorn and sets off the alarms), always know where the nearest fire exit is.

For those looking for the CliffsNotes version, here it is: Going off to college is, indeed, an exciting time, but it's imperative to keep safety at the top of your mind. By being aware of your surroundings, taking practical precautions, and making smart choices, you can ensure a safer and more enjoyable experience on campus. And that's what we wish for you!

FOR THE PARENTS

If your college student is living in a dorm, they're probably still protected under your home insurance policy. Of course, everyone's individual insurance is different, but the general rule of thumb is that if they're a full-time student who lived in your house before they left for school, they're covered while they're at school – at no extra cost to you.

More than likely, this coverage consists of:

- **Personal property:** Standard home insurance protects your immediate family's personal property, wherever it may be (including college campuses). That means if your child's laptop is stolen, their bicycle is vandalized, or their textbooks are destroyed in a fire, the coverage you already have could help pay to replace those possessions.
- **Personal liability:** If another student got injured in your child's dorm room, or your child damaged school property, your home insurance could help pay for legal defense or property damages.
- **Medical payments:** If another student is badly injured in your child's dorm room, or due to your child's activities, your home insurance could also help pay for their hospital bills.

To make sure your coverage includes your college student, start a conversation with a local, independent agent.