Coverage For College Kids

As parents begin to think about packing all their kids' worldly possessions into the car and driving them to college, they can start to worry about "what's covered?" Here are answers to some of the questions we most often hear about coverage for college students:

Are the contents of the student's dorm or apartment covered, or do they need a renter's policy of their own?

The contents of a student's dorm or apartment are generally covered on their parent's homeowner policy. Clothing and other personal effects which accompany the student wherever they are currently residing are all typically included up to the Coverage C limit. The 10% Coverage C limitation will be applied to those items that are usually at the dorm full time.

You always hear about the theft of laptops and bicycles. Are they covered against theft?

While the student is at college, they are fully covered, but if the student is away his college dorm room or apartment for more than 45 days, a theft limitation applies. Since residency schedules and arrangements can vary widely, in the event of a loss, the adjustor will determine which property will be subject to the limitation.

Laptops taken to school are covered under Coverage C for the named perils in the policy. For all risk coverage, be sure the student laptops are included in the Personal Computer Blanket coverage endorsed to the policy.

What if the parents want more protection for their college students' belongings.

Suggest they acquire an HO-4 or endorse the policy with Personal Property Increased Limits – Other Residence Occupied by Insured – All Forms (HO-0450).

If you have any questions please feel free to contact your Underwriter or Field Manager.