4 tips to stay safe on a college campus.



Did you know… if your college student is living in a dorm, they're probably protected under your home insurance policy. Of course, everyone's individual insurance is different, but the general rule of thumb is as follows: As long as they're a full-time student who lived in your house before they left for school, they're covered while they're on campus – at no extra cost to you. *(Frankenmuth Insurance customers are covered on and off campus.)*

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, your home insurance could also help pay for their hospital bills.

But, like all insurance, the goal is never needing to use it. To help your student stay safe on a college campus, discover our four tips for personal and property protection:

1. **Keep their door locked while they're away or asleep**. In college dorms, it's common for students to keep the door open while they're "home." Not everyone sees the appeal, but for the most part, it's a simple strategy to help make more friends. (No harm!) However, when residents leave – whether it's for the community bathroom, cafeteria or class, they should definitely lock the door behind them. It's the easiest way to ensure their possessions stay safe. And while they're asleep, it's the easiest way to ensure they stay safe.
2. **Never leave a laptop unattended.** More than likely, your child will find their designated "study spot" and (hopefully) spend a significant amount of time there. But, when students have all of their stuff spread out across a table, and they just want to leave for a second to go get a cup of coffee, it may be tempting to leave everything where it is. The same school of thought applies when they're in a lecture hall. Mid-class, they may have to go to the bathroom, and they might want to ask their neighbor to keep an eye on their belongings. Yet, no matter how safe they feel or how friendly people seem, expensive items (like laptops) should never be left unattended. Even if it's just for a few seconds. It would be incredibly easy for someone to walk away with those items… and incredibly stressful for your student to recover.
3. **Keep an up-to-date inventory.** Chances are, you're buying your soon-to-be college student a significant amount of new things for their dorm room. So, keep your receipts… and a spreadsheet. Fill it with information about your student's possessions: a description, purchase date, place of purchase and the original value. Then, keep this information filed away in a fireproof, waterproof safe (probably in your own home). Or, keep electronic copies somewhere you could always access them.
4. **Take the road most traveled.** On most college campuses, there are well-lit trails with emergency alert buttons and late-night safety escort services. Tell your student to take public paths, rather than shortcuts, and to take advantage of the options available to them. And for your own piece of mind, ask for a copy of their class schedule so you know where they are during the day.

Then, when your child finally graduates and goes off on their own, talk to our experts about renters insurance – as an affordable option. Find an agent now.