



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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Consumer Alert:

Parents: Know your insurance policies before your student goes off to school

TOPEKA, Kan. — Sending a student to college can be an emotional and trying time. Remembering to pack everything they will need while away from home is a challenge. So is understanding your changing insurance needs, according to Sandy Praeger, Kansas Commissioner of Insurance.

“College students across Kansas will soon be settling into a routine at their schools,” Praeger said, “but in the rush to begin the semester, students and parents shouldn’t forget their insurance coverage needs.”

The Kansas Insurance Department (KID) and the National Association of Insurance Commissioners (NAIC) offer these tips to help you review and update your insurance policies to cover your Kansas college student.

Health Insurance

Many health insurance policies cover dependents who are full-time students until the age of 23. Generally, a student must be enrolled in at least 12 credit hours per semester (6-9 credit hours in the summer) to be considered a full-time student. Individual policies differ, so check with your health insurer or benefits administrator about age or full-time status questions.

Know Your Policy

Before leaving home, make sure your student has a copy of the relevant insurance cards and knows about obtaining referrals and approvals (if necessary) before seeking treatment.

If you are insured by a provider network, check to see if your student will be outside the network service area while away at school. If your insurer contracts with a preferred provider organization (PPO), your insurer may pay benefits at out-of-network levels if you are outside your network. Check your plan provisions to find out what level of benefits are provided.

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Student Health Insurance Plans

If your student's health care coverage has ended because of the maximum coverage age, or if coverage is limited by the network service area, another option is a student health insurance plan. These plans are sold by an insurer that has contracted with a college to offer coverage to its students. Not all schools have such plans.

In general, these plans have more limited benefits and more exclusions than traditional health insurance plans. Many of these policies also will exclude routine examinations and injuries sustained while under the influence of alcohol or drugs.

Renter's Insurance

Many students bring thousands of dollars worth of personal items — such as electronics, a computer, textbooks, clothes, furniture or a bicycle — with them to school. So, whether your student is living on or off campus, it's a good idea to review your homeowner's policy to see whether your student's personal items will be covered.

With an enrolled student living on or off campus, check with your insurance agent to determine whether your family homeowner's policy extends to children away at school. If it does not, you might want to consider renter's insurance to protect your student's personal property in the event that it is damaged, destroyed or stolen.

“Many renters mistakenly believe that a landlord's policy on an apartment will protect them in case of a disaster,” Commissioner Praeger said. “A personal renter's policy will pay to replace stolen/destroyed property with items of the same type and value up to the coverage limit of the policy. A landlord's policy doesn't cover a renter's personal belongings.”

A Home Inventory

A comprehensive list of your student's possessions — including purchase prices, model numbers and serial numbers — will help you decide how much renter's insurance your student will need. It's also a good idea to have a detailed inventory in case of disaster, as it will help you and your student should you have to file an insurance claim following a catastrophe. Make sure to take photos or video of the possessions, and store the inventory in a secure, off-site location. Parents should also keep a copy of the inventory and photos.

To print an easy-to-use home inventory checklist and get more tips about disaster preparedness, visit www.ksinsurance.org and print the Personal Home Inventory found under “Publications.”

The Big Move

Before you pack all of your student's belongings into a car or rental trailer, make sure to talk with your insurance agent about insuring the contents. Ask if your homeowner's insurance policy will cover the belongings in the student's car or rental trailer before they get to campus. If your student is going to live off campus, ask your insurance agent if coverage in their renter's policy will extend to the belongings during the move. If not, ask your insurance agent about a separate rider in case of accident or theft.

Auto Insurance

A significant move away from home can have a big impact on your auto insurance policy. If your student is taking a car to school, check with your agent about the existing insurance policy. Ask about the rates for the college's city and state before deciding whether to keep your student's car on the family's auto policy. In addition, the insurance company should be notified each semester if the student maintains good grades. Maintaining a certain G.P.A. might make your child eligible for a good-student discount.

Identity Theft

As a college student, your child may be more vulnerable to identity theft because of the availability of personal information and the way many students handle this data. Identity theft is one of the fastest-growing crimes in the United States, costing victims more than \$5 billion annually.

College students are more likely to be hit by identity thieves because they are generally unprepared to protect themselves when the steady stream of requests for personal information begins.

Identity theft insurance cannot protect you or your student from becoming a victim of identity theft and does not cover direct monetary losses incurred as a result. Instead, identity theft insurance provides coverages for the cost of reclaiming your or your student's financial identity — such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

Check to see if your homeowner's policy includes identity theft insurance, and ask your insurance agent if this extends to your student living away from your primary residence. If not, you might be able to purchase an endorsement to amend such coverage. Ask your agent.

If your student is renting an apartment, ask if his or her renter's insurance covers identity theft, or if that could be added to the policy.

Your Insurance Options

For more information about auto, home, life and health insurance options, as well as tips for choosing the coverage that is right for you and your family, visit www.ksinsurance.org or www.insureUonline.org.