



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Kids off to college? Do your homework to make sure you have the right insurance

SEATTLE, August 21, 2019– It’s that time of year when college students are settling into their dorms or off-campus housing and hitting the books. As a parent, it’s time to do your insurance homework to make sure your college student’s possessions are adequately insured.

The [National Center for Education Statistics](#) reports 12,000 burglaries occurred on campuses across the nation in 2016. And according to the [National Fire Protection Association](#), an average of 4,100 fires in college dormitories, fraternities, sororities and other related properties were reported each year from 2011 to 2015.

“Sadly, there are times when a fire, burglary or theft from a student’s residence or vehicle is a part of their college experience,” said Kenton Brine, NW Insurance Council president. “It’s important to review your insurance policies so your coverage will replace what has been lost or damaged. Your insurance company or agent can explain your options.”

If your student’s property is stolen or damaged while living on campus, those items are typically covered under your standard [Homeowners](#) or [Renters](#) Insurance. If your college student lives off-campus, however, a Renters Insurance policy may be needed for both personal property (at their residence or in their vehicle) and liability protection.

[NW Insurance Council](#) and [Insurance Information Institute](#) (I.I.I.) offer the following information and tips for parents and students:

- **Contact your insurance company or agent** to discuss your current coverage and your insurance options.
- **If your high school or college student permanently moves away from home and is not living in campus housing**, this creates a possible coverage problem for his or her personal property. Your student must reside in your household for his or her personal property to be covered under your policy.
- **If your student lives in a school dorm room**, his or her personal property is likely covered under your Homeowners Insurance policy, though all exclusions and deductibles continue to apply.
- **You may be eligible for a discount on your auto insurance** if your student is attending college at least 100 miles from home and not driving the family car while at school. Also, many auto insurance companies give discounts to students who maintain a B average or higher.
- **Create an inventory of items** your son or daughter brought to school. Having a current inventory can help determine how much insurance is needed and will help speed up the claims process.

Preventing theft or damage

Burglary makes up more than 50 percent of campus crime, according to the National Center for Education Statistics. Below are a few steps students can take to help prevent damage or losses to their belongings:

- **Lock your doors** – Even if you’re leaving for a short period of time, lock up your dorm or apartment. Most dorm thefts occur during the day, according to I.I.I.
- **Don’t leave your belongings unattended** – The primary places where theft occurs include classrooms, the dining hall and other public places such as the library.
- **Secure your laptop** – purchase a security cable with a combination lock for your laptop. Having it secured to an immovable object may deter a thief from attempting to steal it. Also, engraving electronics with your name or other identifying information may help police track stolen items.

- **Be careful when you cook** – Six out of seven fires in dormitories are started by cooking, according to the [NFPA](#). If you live in a dorm, apartment or house make sure the room you sleep in and each living area has a working smoke alarm.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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