



NW Insurance Council

Consumer Alert

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College Bound: What Parents Need to Know About Insurance Coverage

SEATTLE, WA, September 9, 2025 – As colleges and universities across the country welcome students back for another academic year, families are navigating everything from dorm move-ins to tuition payments. Whether your student is attending classes in person or remotely from home, one critical topic often overlooked is insurance coverage.

“College introduces new risks, both physical and financial, that families need to prepare for,” said Kenton Brine, president of NW Insurance Council. “Understanding what’s covered and what’s not can save you thousands in the event of theft, damage, or unexpected withdrawal.”

Whether a student in your household is attending college from home online or away on campus, here’s what parents and college-age students should know about insurance coverage:

- **Start with a coverage checkup:** Contact your insurance company or agent to review your current policies and explore options. If your student’s belongings are stolen or damaged while living on campus, they may be covered under your standard [Homeowners](#) or [Renters](#) Insurance, depending on your student’s living arrangement.
- **Dorm room coverage:** Students living in school dorms are typically covered under a parent’s Homeowners Insurance. However, coverage limits, exclusions, and

deductibles still apply. Review your policy to understand what's protected and what's not.

- **Off-campus living requires Renters Insurance:** If your college student lives off-campus, they will likely need their own Renters Insurance to cover personal property (at their residence or in their vehicle) and liability. Most landlords now require proof of coverage as part of the lease agreement.
- **Permanent move-outs may affect coverage:** If your college student has permanently moved out and isn't living in campus housing, their personal property may no longer be covered under your policy. Your student must reside in your household (or in school-sponsored housing) for his or her personal property to be covered under your policy.
- **Auto insurance discount for distant students:** Students attending college at least 100 miles from home and not driving the family car may qualify for a discount. Many insurers also offer reduced rates for students who maintain a B average or higher.
- **Delivery driving can create coverage gaps:** If your student uses their personal vehicle for delivery work, such as food or package services, standard auto policies may not provide coverage. Many insurers offer endorsements or separate policies to cover business use. Be sure to ask your insurance company or agent.
- **Theft or damage in vehicles:** If items are stolen from or damaged inside your student's vehicle, Homeowners or Renters Insurance may cover the loss, minus the policy's deductible.
- **Create a back-to-school inventory:** Document the items your student brought to school. A detailed inventory can help determine how much insurance is needed and will help speed up the claims process.
- **Consider Tuition Insurance:** Some insurers offer Tuition Insurance, which reimburses most or all of the cost of tuition and/or student housing if a student must withdraw from school due to a covered illness or emergency. Policies typically cost one percent of the total tuition. It is critical to shop around, read reviews and read the policy language carefully.

Preventing theft or damage

Burglary is one of the most reported criminal offenses on college campuses. In 2021, The [National Center for Education Statistics](#) reported 6,500 campus burglaries, or 28 percent of reported on-campus crimes.

“College students often bring thousands of dollars’ worth of electronics, clothing and other valuables to school,” said Brine. “A few simple precautions can go a long way in preventing theft and damage.”

Here are a few smart safety tips for students:

- **Always lock up:** Even if you’re leaving for a short period of time, lock up your dorm or apartment.
- **Keep valuables out of sight:** Theft often occurs in classrooms, dining halls, libraries and other public spaces. Never leave your phone, laptop or backpack unattended. If storing items in your car, put them in the trunk or somewhere out of sight.
- **Secure your Technology:** Use a security cable with a combination lock to anchor your device to a sturdy object. Engraving your electronics with your name or student ID can help authorities recover stolen items.
- **Cook with caution:** Cooking equipment was involved in nine out of 10 fires in dormitories, and an average of 3,379 fires in college dormitories, fraternities, sororities and other related properties were reported each year from 2017 to 2021, according to the [National Fire Protection Association](#). 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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