NW Insurance Council

Consumer Alert

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Release Date: 08-20-2026
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College Bound: What Parents Need to Know About Insurance Coverage

BOISE, ID, August 20, 2026 – As colleges and universities across the country prepare to welcome students for another academic year, families are navigating everything from dorm move-ins and apartment leases to tuition payments. One item that should always be on the back-to-school checklist is insurance.

"College brings changes in where students live, what they own and how they use their vehicles, and those changes can affect insurance coverage," said Kenton Brine, president of NW Insurance Council. "A quick conversation with your insurance company or agent before students head to school can help families understand what is covered, identify potential gaps and avoid costly surprises."

Whether your student is living at home, in a residence hall or in an off-campus apartment, here's what parents and college-age students should know about insurance coverage:

- Start with an insurance checkup: Contact your insurance company or agent to review your current policies and discuss your student's living arrangements. Coverage for a student's belongings can vary depending on whether they live at home, in school-sponsored housing or off campus.
- Understand dorm room coverage: A student who lives in a college dorm and remains a member of the parents' household may have coverage for personal

belongings under the parents' Homeowners or Renters Insurance policy. Coverage limits, exclusions and deductibles apply, so families should review their policy before move-in day.

- Consider Renters Insurance for off-campus housing: Students living in an off-campus apartment or rental home may need their own Renters Insurance policy. Renters Insurance can help protect personal belongings and provide liability coverage if the student is responsible for injury to another person or damage to someone else's property. Some landlords also require tenants to carry coverage.
- Tell your insurer when living arrangements change: A permanent move away from the family home can affect whether a student qualifies for coverage under a parent's policy. Check with your insurance company or agent rather than assuming coverage follows the student.
- Ask about auto insurance discounts: If your student attends college away from home and leaves the family vehicle behind, you may qualify for a student-away-at-school discount. Eligibility and distance requirements vary by insurer. Many insurers also offer discounts for students who meet certain academic requirements.
- Delivery and rideshare work can create coverage gaps: Students who use a personal vehicle to deliver food or packages or provide rides for a fee should talk with their insurer before starting the job. A standard personal Auto Insurance policy may exclude or limit coverage when a vehicle is being used for commercial purposes – but coverage is typically widely available, easy to add, and affordable.
- Know which policy covers belongings in a vehicle: Auto Insurance generally does not cover personal belongings stolen from a vehicle. Homeowners or Renters Insurance may provide coverage for those items, subject to the policy's deductible, limits and exclusions.
- Create a back-to-school inventory: Before moving in, document the electronics, furniture, clothing, sporting equipment and other belongings your student takes to school. Photos, receipts, serial numbers and estimated values can help families determine how much coverage is needed and make the claims process easier after a covered loss.
- Consider Tuition Insurance: Tuition Insurance may reimburse some or all eligible education expenses if a student must withdraw from school for a covered reason, such as a serious illness or injury. Coverage, exclusions and costs vary considerably, so families should compare options and carefully review policy terms before purchasing.

Protecting Belongings on Campus

College students often bring laptops, phones, tablets, gaming systems, bicycles and other valuable belongings to school. Theft can occur in residence halls as well as classrooms, libraries, dining halls and other shared spaces.

Students can easily bring thousands of dollars' worth of electronics, clothing and other belongings to campus," said Brine. "Taking a few simple precautions and knowing what insurance coverage you have before something happens can make a big difference."

Students can reduce the risk of theft and property damage by taking a few basic precautions:

- Lock up every time: Lock dorm rooms, apartments and vehicles, even when leaving for only a few minutes. Don't hide spare keys outside an apartment or residence.
- Keep valuables out of sight: Never leave phones, laptops, backpacks or other valuables unattended in libraries, classrooms, dining halls or other public spaces. Avoid leaving valuables in vehicles; if you must, keep them out of sight.
- Protect your technology: Use passwords, device-locking features and location-tracking tools on phones, tablets and laptops. Record serial numbers and other identifying information for expensive electronics.
- Protect bicycles and e-bikes: Use a quality lock and secure the bicycle to a fixed object. Keep a record of the serial number and consider registering the bicycle with the college or local law enforcement agency if a registration program is available.
- Cook with caution: Cooking equipment is a leading cause of fires in dormitory-type properties. Students should never leave cooking unattended and should follow their college's rules regarding appliances allowed in residence halls. Make sure sleeping and living areas have working smoke and carbon monoxide alarms.

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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