

**FOR IMMEDIATE RELEASE**

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**BACK TO SCHOOL COULD CHANGE INSURANCE NEEDS**

JACKSON, *Miss.* – As students go to college this fall and move out of the family home, you should consider how your insurance needs are changing. Students living off-campus should consider renters insurance. If your student will have one or more unrelated roommates, each person in the rental property will need their own individual renter’s policy.

“Whether living on or off-campus, documenting student’s valuables is important,” said Insurance Commissioner Mike Chaney. “Create an inventory of expensive items like laptops, tablets, and phones. An inventory will make filing an insurance claim easier if these items are stolen, lost or damaged.”

If your student is leaving their vehicle at home, you may qualify for a discount on their auto insurance. If they plan to take their vehicle with them, let your agent know as insurance rates may fluctuate based on the primary location of the vehicle. You can also control student auto premiums, in some cases, with "accident forgiveness." It’s a promise not to raise rates after a first accident. Students could also qualify for a “good-student” discount on auto insurance.

Before leaving home, make sure your student has a copy of all the insurance cards they will need. You should also talk about in-network and out-of-network health providers and find someone close to campus in case they need to see a doctor.

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 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.

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