



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 - and so is understanding your changing insurance needs. We are devoting this issue of the MSInsuranceMatters newsletter to tips to help you review and update your insurance policies to cover your college student. We'll talk briefly about all their COLLEGE BOUND insurance needs. There are so many factors to consider for auto, renters, health, dorm inventory and even identity theft insurance needs. don't forget September is Campus Fire Safety Month! We cover it all in this special COLLEGE BOUND edition of MSInsurance Matters.



Mike Chaney

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Most 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 (six or nine 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 how the policy defines a full-time student and the maximum age of coverage.



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 health maintenance organization (HMO), check to see if your student will be outside the HMO service area while away at school. If this occurs, the student likely will have coverage for emergency care, but might have to travel to a physician or hospital within the HMO service area for routine care. If your insurer is part of 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 or speak with your insurer to find out what level of benefits are provided by your policy.

Student Health Insurance Plans

If your student's healthcare 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. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans. Many

policies also will exclude routine examinations and injuries sustained while under the influence of alcohol or drugs.

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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.

If your student is younger than 26 years old, enrolled in classes and living in on-campus housing, your homeowner's policy will likely extend to the belongings they take with them. However, if your student is living off-campus, talk with your insurance agent about whether your homeowner's

coverage will extend to the rental property. 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.

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A significant move away from home can have a big impact on your auto insurance policy. If your student is

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



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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.

Download an easy-to-use home inventory checklist [here](#).

Download the **MyHome Scr.APP.book app** - [iPhone](#)

The app is also available for **Android** on **Google Play**.

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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.



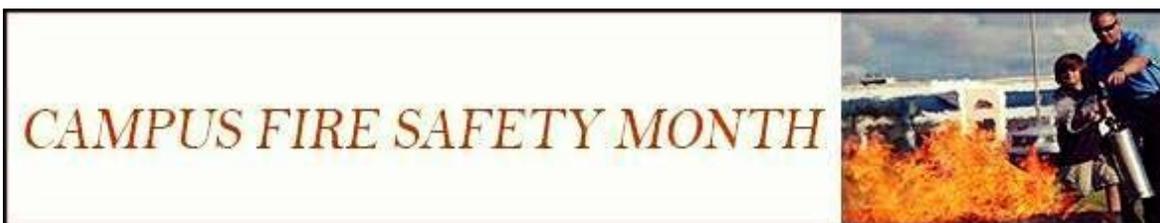
College students are more likely to be targeted by identity thieves because they are generally unprepared to protect themselves when the steady stream of requests for personal information begins.

Identity Theft Insurance

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 a stand-alone policy from another insurer, bank or credit card company. If your student is renting an apartment, ask if their renter's insurance covers identity theft, or if it could be added to the policy. For tips on protecting your student from identity theft, go [here](#).

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September is "Campus Fire Safety" month. It is a time to educate students and faculty about fire safety on campus. Fire safety is a critical part of campus safety, and it is important to take steps to prevent fires and to know what to do in the event of a fire. For more information, visit [www.firesafety.org](#).

August and September are typically the worst time of the year for fatal campus-related housing fires. MID and the Mississippi State Fire Marshal's office will be posting fire safety messages on social media each day this month. This year the National Fire Protection Association (NFPA), The Center for Campus Fire Safety (The Center) and Domino's are hosting a second annual campus fire safety campaign.



The Campus Fire Safety Month Quiz & Sweepstakes helps to raise awareness among college-aged students who live in on-and off-campus housing about the dangers of cooking fires. For rules and more information go [here](#)

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Starting October 1, 2016, msbondsource.com will be live and will establish the state's only bail bond database and registry. S.B. 2664, passed in April 2016, requires all licensed bail agents to report all bonds written to the database beginning October 1, 2016. The database and registry will provide much needed transparency and accountability to the bail bond industry in Mississippi.

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Question About	Division	Phone	Email
Consumer Complaints	Consumer Services Division	800-562-2957 601-359-2453	consumer@mid.ms.gov
Agent Licensing Info	Licensing Division	601-359-3582	licensing@mid.ms.gov
Bail Bondsmen	Licensing Division	601-359-3582	licensing@mid.ms.gov
Elevator Inspectors	Conveyance Safety Division	601-359-3569	conveyance@mid.ms.gov
Liquefied Compressed Gas	Fire Marshal	800-595-6504 601-359-1064	lccgas@mid.ms.gov
Residential Electronic Protection	Fire Marshal	601-359-1066	firemarshal@mid.ms.gov
Manufactured Housing	Fire Marshal	800-648-0877 601-359-1055	firemarshal@mid.ms.gov
Fire Safety Education	Fire Marshal	601-359-1061	firemarshal@mid.ms.gov

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