GETTING READY FOR THE NEW SCHOOL YEAR:
HOW YOUR INSURANCE NEEDS MIGHT CHANGE

JACKSON, *Miss.* – As students gear up for college this fall, it's important to consider how your insurance needs are evolving. For students planning to live off-campus, looking into renters insurance is crucial. If your student will share a rental property with one or more unrelated roommates, they should each buy their own individual renter's policy.

Whether living on or off-campus, documenting student's valuables is important. 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. Download the NAIC Home Inventory app here, https://content.naic.org/consumer/home-inventory.

"If your student is leaving their vehicle at home, you may qualify for a discount on their auto insurance," said Insurance Commissioner Mike Chaney. "If they plan to take their car 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. Students could also qualify for a good student discount on auto insurance."

Before your child heads off to college, remember to provide them with copies of all their insurance cards for any medical needs. It's important to discuss the distinction between in-network and out-of-network health providers and locate a nearby hospital or clinic close to campus, in case they require medical attention.

College students are particularly vulnerable to identity theft due to the abundance of personal information and how casually it may be handled. Identity theft insurance can cover the expenses of reclaiming financial identity, including the costs of copying documents, mailing paperwork, lost wages from taking time off work, and hiring legal assistance.

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