



Preparing for College: A Parent's Guide

Insurance Considerations for Your Student

At The Turner Agency, we help families think through the insurance details that can easily be overlooked when a child heads to college. Coverage can vary by company and policy, so this guide is meant to highlight the most important areas to review before moving day.

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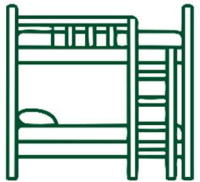
Will My Child Still Be Covered Under My Homeowner's Policy?

In many cases, a child who was a resident of your household before leaving for school may still have some coverage under a parent's homeowner's policy while away at college. That may include certain personal property and personal liability protection. However, the details can vary widely from one insurance company to another.

Before your student leaves, it's worth confirming:

- Whether your child still qualifies as an insured under your policy.
- Whether coverage applies if they are living in a dorm, apartment, or rental house.
- How much personal property coverage applies away from home.
- Whether there are special limits on items such as electronics, jewelry, bicycles, or musical instruments.
- Whether the deductible makes it practical to file smaller property claims.

College often brings new responsibilities and new exposures. If your child accidentally causes bodily injury or property damage to someone else, liability coverage may come into play. This is also a good time to review whether your family has enough liability protection overall and purchase a Personal Umbrella policy if you have not done so already.



Does My Insurance Extend to My Child's Dorm Room?

Parents often ask whether their child's belongings are covered while living in a dorm. In many cases, some personal property coverage may extend from a parent's homeowners' policy, but the amount and terms vary by carrier.

Items to think about include:

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| • Laptops and tablets | • Small appliances |
| • Gaming systems | • Jewelry or watches |
| • TVs and electronics | • Musical instruments |
| • Bicycles or e-bikes | • Camera equipment |
| • Clothing and shoes | • Sports equipment |

Some categories of property may have limited coverage under a standard homeowner's or renter's policy. If your child is taking anything especially valuable, let us know so we can help determine whether it should be separately insured or scheduled.

We also recommend that you contact us before filing a small claim. Even when an item is covered, filing a small property claim may not be the best long-term decision if the deductible is high or the claim amount is modest.



Does My Insurance Cover My Child Living Off-Campus?

If your child is living in an apartment, rental house, or other off-campus housing, a renter's policy is worth considering. A renter's policy provides liability protection specifically for your child's residence, helping protect them if they are legally responsible for injuries or property damage to others. Some landlords require it.

A renter's policy can help provide protection for personal belongings after covered losses, such as theft or fire, personal liability if your child accidentally causes damage or injury, and loss of use / additional living expenses if a covered loss makes the apartment temporarily unlivable.

A separate renter's policy is especially worth discussing if:

- The lease is in your child's name.
- Your child will be living off-campus for the school year.
- Your child owns enough personal property that replacing it would be expensive.

If a landlord or apartment complex asks to be listed on the policy, send us the lease requirement and we'll help make sure it's set up correctly.



Is My College Student's Automobile Covered?

If your child is taking a car to school, please let us know the following:

- Will the car be kept at a dorm, apartment, or off-campus housing?
- Is the school in another city or state?
- Will your child be commuting, working, or driving for an internship?
- Will the vehicle remain at your home?
- Whose name is on the vehicle title?
- Will your child ever drive a roommate's or friend's vehicle?
- Will a boyfriend, girlfriend, or roommate drive your child's vehicle on a regular basis?

Those details matter more than most families realize. Where a car is garaged can affect rating, underwriting, and sometimes even eligibility for certain discounts. If your child is **not** taking a car and will be away at school, there may be discounts available depending on the school's distance from home and your insurance carrier's rules.



Will Your Child Drive Someone Else's Vehicle?

College students often borrow a friend's car to run errands, get food, or go home for the weekend. If your child may regularly drive a vehicle he/she does not own, we encourage you to add "extended non-owned liability coverage" to your auto policy. This endorsement protects you when you are legally responsible for an accident involving a

vehicle you don't own. If your child has frequent access to another person's vehicle, the owner's policy may not provide enough liability protection if there is a serious accident.



Does Insurance Cover My Child Making Deliveries?

Personal auto policies have limitations or exclusions for business use, delivery work, or transporting passengers for compensation. Examples include food delivery, grocery or package delivery, rideshare driving, or regular business use tied to an internship or job. If your child is considering the use of his/her vehicle for any kind of paid work, please contact us before they begin employment.



What Happens If My Child Studies Abroad?

If your child plans to study abroad or leave their dorm/apartment vacant for an extended period, let us know ahead of time.

Long absences can sometimes affect theft coverage, vacancy provisions, or other policy conditions depending on the carrier and the living arrangement. A quick review before they leave can help avoid unpleasant surprises.



Health Insurance Questions to Review Before School Starts

Health insurance is another area where a little preparation goes a long way. Before your child heads to school, make sure they have a copy of their health insurance ID card, know the location of in-network physicians, urgent care centers, and hospitals near campus, and know where to fill prescriptions away from home.

Final Words

Every college situation is a little different, and there's no one-size-fits-all answer when it comes to insurance. The good news is that a quick review before moving day can help identify potential gaps and give your family one less thing to worry about. If your child is heading to college this year, call The Turner Agency at 864-288-9513. We'll walk through the details with you and help make sure your family is prepared for the school year ahead.

This information was obtained from various sources and is not all inclusive regarding the subject matter. The content is offered for educational purposes only. 2026.

College Insurance Checklist: A Quick Guide for Parents

Homeowners / Renters Insurance

- ✓ Will your child live in a dorm, apartment, or rental house?
- ✓ Does your current homeowner's policy extend personal property coverage while they're away at school?
- ✓ If your child is living off-campus, should they have a separate renter's policy?
- ✓ Are they taking high-value items like a laptop, bike, jewelry, or musical instrument that should be insured separately?
- ✓ Make an inventory of property being taken to school. Keep the list in a safe place, with receipts and details, in case of a loss.

Auto Insurance

- ✓ Is your child taking a vehicle to school? If not, notify your agent if the school is located over one hundred miles from your home.
- ✓ Where will the vehicle be garaged most of the year? Notify your agent if this changes at any time.
- ✓ Will your child drive a roommate's or friend's vehicle?
- ✓ Will anyone else regularly drive your child's vehicle?
- ✓ Will your child use a vehicle for food delivery, rideshare, or other paid work?
- ✓ Is the school in another state?
- ✓ Review roadside assistance coverage.

Studying Abroad / Extended

- ✓ Will your child study abroad?
- ✓ Will they leave their dorm or apartment vacant for an extended period?
- ✓ Review coverage for personal property taken abroad.
- ✓ Review health insurance to be sure coverage will extend internationally.

Health Insurance

- ✓ Does your child have access to their health insurance ID card?
- ✓ Are there in-network doctors, urgent care centers, and hospitals near campus?
- ✓ Do they know what to do in an emergency?

Family Protection Review

- ✓ Review your family's liability limits.
- ✓ If there were a serious liability claim involving your child, would your current insurance limits be enough? Purchase a Personal Umbrella policy if you have not done so already.
- ✓ If a parent passed away unexpectedly, would there be enough financial protection in place to help cover tuition, living expenses, and your family's ongoing needs?