

## Better Late than never.....Oh, yeah, do I need to do anything about Insurance??

I was with some friends over the weekend, and one asked me how my daughter was doing up at LSU....I told them she was doing great so far but she wasn't even half way in her first semester.....which quickly brought up another topic.....did you have to do anything special for insurance? That got me thinking about how many people out there have questions and/or concerns when their children go off to college.

- First, while living on campus, most students are still covered under their parent's homeowner's coverage. However, with forms constantly changing and companies adding more and more exclusions or limitations, it is a great idea to touch base with your agent to confirm.
- Second, if your son or daughter has high valued items such as HD TVs, laptop computers, smart phones, etc., you can inquire about a rider onto your homeowner's to pick up this additional coverage. Also, if your son or daughter does not have a car at college with them for regular use, you should contact your agent to amend the policy to reflect this decrease in driving; it could lead to discounts.
- Finally, remember, once they move off campus, that is when the parent's homeowner's policy may consider that apartment as the student's primary residence. If so, a renter's policy to protect contents but more importantly, liability coverage would be needed.

Most important part about this entire process? Keep in touch with your Trusted Insurance Advisor to keep them abreast of your changing insurance needs.

For additional information please click the following link for the entire article:

<http://www.dailyfinance.com/2010/09/10/5-tips-for-students-and-parents-on-insurance-at-col/>