



Make Sure your College Student has it Covered

Erie, Pa. -- Aug. 26 , 1998 -- Pencils, paper, tablets, bookbag . . . and insurance?

A trip to the local shopping center is usually all it takes when back-to-school shopping for elementary, middle and high school-age students. But when it comes to college-bound kids, a call or visit to your Erie Insurance agent's office is in order to make sure all that's campus bound is properly protected.

Cramming all the clothing and non-perishable food stuff your sedan or station wagon can hold for the trip to the campus is a thing of the past. Undergraduates now find televisions, sophisticated stereo systems and personal computers among the essentials of college life.

Mike Fletcher, a representative of Erie Insurance Group in Charleston, W. Va., recalls his own college experiences when giving guidance to policyholders sending their children to school. "I went away to college, and spent two years in a dorm and two years in a fraternity house," Fletcher said. "I know the type of exposures students will be facing." There are so many different scenarios associated with extending coverage to personal possessions, it's best to discuss the details personally with your agent.

A parent's or legal guardian's homeowners insurance is often adequate protection for the possessions used by dependent children living in a college dorm room. "The typical Erie HomeProtector policy extends limited coverage as long as the personal property is at a location which is 'other than the residence premises,'" he said. Your agent can identify the limitations that apply. If the student is taking a particularly valuable piece of property to the campus, an endorsement might be required to assure adequate coverage.

If the student is living off-campus, the insurance needs could be greater, and might even include the need for a "Tenant-cover" policy for renters. "For students renting an apartment, additional exposures exist," Fletcher said. In addition to the possible loss of personal property, keeping an apartment, alone or with roommates, poses the threat of liability exposures if a visitor is injured on the property. In this type of situation, the coverage you select may be based partly on the insurance maintained by the building's owner.

For students going to college without a car, the news is even better. "If a student is attending college away from home and will not have access to a vehicle, be sure to let your agent know," Fletcher noted. That fact could lead to a premium reduction.

Students who have a car at school are faced with an additional set of precautions. "Zero tolerance when it comes to alcohol is a must," Fletcher said. "Even if the college student has reached the legal drinking age, all drivers must remember that impairment begins with the first drink."

A final precaution is to resist the requests and temptations to lend a vehicle to college pals. "There no doubt will be a lot of peer pressure," Fletcher said, again calling upon his own college experiences. "But lending a vehicle to another driver presents a serious hazard. No matter how good a driver and responsible the friend may be, accidents happen."

For more information on insuring your college-bound child, contact your local Erie Insurance agent.

Erie Insurance Exchange, based in Erie, Pennsylvania, is the 12th largest insurer of private passenger automobiles and the 24th largest property/casualty insurer in the United States. Erie Insurance Exchange is part of Erie Insurance Group, which includes seven companies operating in nine states and the District of Columbia.