



FOR IMMEDIATE RELEASE:
August 15, 2016

Include Insurance on Your Back-to-School List

By John D. Doak, Oklahoma Insurance Commissioner

College students around the state have already started moving back to campus. Insurance may be the last thing on your student's mind, but making sure they're covered will give you peace of mind.

HOME

If your student moved into a dorm room, your homeowners' policy will likely cover their belongings in case of a loss. Just ask your child to let you know if he or she buys a new computer or other pricey items. You'll need to check with your insurance company to make sure your coverage will take care of these things.

Students living off campus should get renters insurance. This coverage will protect your child's belongings and insure you if someone is injured on the property. Premiums for renters insurance range between \$15-\$30 a month, depending on the location and size of the rental unit and the value of the possessions.

No matter where your student lives, a [home inventory](#) is a good idea. The list of items will make a future insurance claim quicker and easier to settle.

AUTO

Oklahoma requires that every car have auto liability coverage or otherwise meet the financial responsibility requirements of Oklahoma law. Auto liability insurance pays for property damage and bodily injury to someone else if you are found responsible for an accident, up to the limits of the policy. If the title to the car is in your student's name, he will have to have his own policy. If your college student is driving a car you own, your child can likely stay on your policy. Check with your insurance agent or insurance company, and also let them know where the car will be stored if the address is different than what's on the policy.

HEALTH

Students have several options for health insurance coverage while away at college. If your child is covered under your insurance now, chances are she will still be covered while away at school. Any insurance plan that offers dependent coverage must make that available until the dependent is 26 years old. Before they head off to school, make sure your student has a copy of your insurance cards and knows what doctors, hospitals and pharmacies are covered within your network.

College students also have the option to purchase health insurance through the marketplace or possibly through the school.

Moving off to college is an exciting time for both students and parents. And having the reassurance that the proper coverage is in place will make the transition go smoothly. For more insurance information, contact the Oklahoma Insurance Department at 1-800-522-0071 or visit our website at www.oid.ok.gov.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

For more information, contact:

Kelly Dexter

405-522-0683

Kelly.Dexter@oid.ok.gov