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Review Your Homeowners Insurance Policy

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Article Submitted

news@showmetimes.com

Student's Belongings May Be Covered

Under Homeowners Coverage

Jefferson City, Missouri. – When checking off items for college, the Missouri Department of Insurance is encouraging families to review their insurance policies to see what is covered while students are away at college.

"It's important that students and parents discuss their insurance coverage now" said John M. Huff, director of the Department of Insurance. "You don't want to wait until you need to file a claim to find out whether you have insurance coverage."

Huff says insurance needs and coverage may change when a student leaves for college. He offers these tips for families to make sure their college-bound students are properly covered:

- **Auto insurance:** If your child is taking a car to college, check with your insurance agent. The price and coverage of your policy may change based

on the city and state where your child will live. In addition, see if your insurance company offers a discount for a student's good grades. The department has a [new auto insurance guide and video](#) that provides basic information on car insurance. The video and guide are located on the department's website at <http://insurance.mo.gov/consumers/auto/auto.php>.

- **Homeowners and renters insurance:** Ask your agent if your child's possessions will be covered under your homeowners policy. Some policies cover a student's possessions if they live on campus. For students living off campus, consider renters insurance, which costs about \$8-21 per month. A landlord's policy will only cover the building, not the tenant's possessions. The department has a new [new video](#) that highlights basic renters insurance on its website insurance.mo.gov.
- **Health insurance:** Most young adults can stay on their parents' health insurance up to age 26, regardless of marital status, financial dependency, residence or enrollment in school. Students should take copies of their insurance cards and check their parents' health insurance plans to know which physicians and hospitals are in their network while away at school.

The department also encourages college students, as well as all consumers, to complete a home inventory, which is an itemized checklist of all possessions. A home inventory can make the process of filing a claim much more efficient in the event of fire, storm damage or theft.

An easy-to-use [home inventory checklist](#) is available for free on the department's website, along with [free smartphone apps](#). The address for the download link is <http://insurance.mo.gov/consumers/home/homeinventorychecklist.php>.

Students and parents with insurance questions can contact the department's Insurance Consumer Hotline at 800-726-7390 or visit insurance.mo.gov.

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