



NEWS

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Back-to-School Insurance Tips

The Independent Insurance Agents and Brokers of America (IIABA) and its member Trusted Choice® agencies offer the following tips for college students and parents to help determine their risk and to help protect against unnecessary loss during the school year:

When college students need to think about buying health insurance:

- Student's parents have no health insurance.
- Student attends college part-time.
- Student is planning to travel or study in a foreign country.
- Student is planning to or is currently taking time off from school.
- Student is not employed.
- Student is 23 years old or older.
- Student is married or has children.

Who is most at risk for property losses at school:

- Students who live away from home.
- Students who rent (especially those who rent in their own name or co-sign a lease with a parent).
- Students who live in group houses (including fraternity and sorority houses).
- Students who own expensive electronics, sports equipment or jewelry (like engagement or class rings).
- Students who live in large cities or high crime areas.

- Students who travel frequently (including those who plan to travel or study abroad).
- Students who run businesses from their dorm or apartment (like typing papers and notes, tutoring or freelancing).
- Students who host frequent parties.
- Students who have animals (especially dogs) at school.

How students can guard against theft on campus:

- Make sure all expensive electronic and sports equipment is engraved with a serial number or your name.
- Keep an inventory of all expensive items you are taking to school, along with original receipts and photographs, and keep it in a safe place.
- Leave the most expensive items (like good jewelry) at home.
- Always lock your dorm or apartment door, even if you're just running down the hall for a minute.
- If you live in a group house, always lock your bedroom door during a party.
- Don't leave your backpack unattended at the library.
- Report any suspicious incidents to the police or campus security. Many campus crimes go unreported.

IIABA is the nation's largest association of independent insurance agents, representing a network of more than 300,000 agents, brokers, and agency employees nationally. Its members are primarily small businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents offer all lines of insurance — property, casualty, life and health.

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