



Get a Quote



Manage My Policy

How to Get the Most From Back-To-School Sales



Although our days are still filled with barbecues, pool parties and summer-camp drop-offs, many retailers have been sneaking in the back-to-school deals since the Fourth of July. It's no wonder: back-to-school shopping is a \$72 billion industry and retailers want to get you to spend those dollars with them. TO read more about making the most of these sales, click [here](#) for the full article.

Shopping for School Uniforms

3 Policies Your College Student Needs

Before your children leave for college in the fall, make sure that they're properly insured in case of an emergency. While it may be tempting to skip purchasing insurance as a cost-saving measure, the coverage a good policy will provide can be invaluable. Below are the three types of insurance you should strongly consider for your college-bound children.



Health Insurance - If you have children under the age of 26, they can qualify for coverage under your health insurance plan while they attend college. However, if you are currently without health insurance or have only modest coverage, you may wish to purchase a different plan for your children.

Keep in mind that some colleges will require your children to have health insurance before enrolling in classes. While most colleges do offer individual policies if your children do not have health insurance coverage, these plans can often skimp on benefits to keep premiums low. For this reason, if you're considering purchasing individual health insurance, you may want to check with an independent insurance agent before buying a policy. Your agent may be able to find a plan with more coverage for a similar monthly premium.

Car Insurance - If your children were already driving their own car before going to college, they probably won't need a new policy. However, it's important to notify your insurance agent of your children's address change. If you don't let the agent know, any insurance claim could be denied. You should also notify your agent if your children are borrowing one of your cars for the semester. They probably can stay on the family auto insurance policy, but your agent will still need to know that they will be living outside your home.

Even if your children won't have their own cars on campus, it's still a good idea for them to have some car insurance coverage. Find out if your existing policy will cover them if they rent a car or borrow a friend's vehicle. If your current policy won't extend coverage to them, you may want to purchase a non-owner car insurance policy to make sure they're covered.

Travel Insurance - Studying abroad can be a great way for your children to learn about different cultures while expanding their educational horizons.



The sooner you get school uniforms the easier, and often cheaper, it is. Many schools have a strict uniform policy that specifies a certain supplier and if you wait, that supplier may run out of some sizes. However, not all schools care where a school uniform came from, as long as it fits the guidelines. For more on how many uniforms to buy and when to shop see these [Tips for Buying School Uniforms](#).

However, once they leave the country, it becomes even more important for them to be covered in case of an emergency. Before they leave, check their health insurance policy to make sure they're covered in case of an accident while traveling. Many policies don't offer coverage to your children if they're outside of the United States. In these cases, travel insurance that offers medical coverage is essential.

When comparing travel insurance policies, be sure to look for medical emergency evacuation coverage. Emergency transportation to a local medical center can cost you thousands of dollars, but this service can be lifesaving. You should also look for policies that offer emergency evacuation in case there is civil unrest, a natural disaster or other event in the country your children are visiting.

The college years often represent your children's transition into adulthood. To help smooth their path, make sure they're ready for life's emergencies. To discuss your children's travel, health or car insurance needs with a professional, give us a call at %%account_phone_number%% or visit us online at %%account_web_primary_as_link%%



Powered by:  ITC  AgencyBuzz
AGENCY MARKETING