

Larry S. Helms
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INSURANCE SERVICES

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Back to School Insurance Tips



Is your high school or college student going back to school this year? Make sure your insurance questions are answered now, before you need it.

College

Renter's insurance is usually very affordable and can cover quite a bit. Make sure your policy is active in the state your student will live in. Check the default amounts of replacement values.

What about **dorm living**? Ask your agent about coverage for your student's belongings - computer, phone, bike, etc.

Tip: take a video or photo **inventory** of your student's belongings before they move in.

Student Health. Health insurance policies vary. Check with your agent or policy to make sure your student is covered in the state they will be in.

Tip: find out from the school if there is a "**student health plan**" available. Compare the coverage and benefits (and ease of use) to your own policy.

Will your college student have a **car on campus**? Is your teen experienced driving in that environment or city? Ask your agent about discounts for your student driver. Compare prices to have them on your policy verses getting a separate policy for them.

College car. If you provide a car for your student to take to college, consider a used car. Think about gas mileage and the distances your college student will be traveling. You can ask your agent about other things that might help with the decision and insurance costs; anti-theft devices, braking systems, etc.

Umbrella policy? Talk to your agent about an umbrella policy to cover everything your college student needs.

High School

One of the main insurance needs most high school parents deal with is auto. The teens still live at home and are young enough to be on the parent's health insurance policies. So below are some tips for safe driving for your high school teen.

Ask your agent about **discounts for your student driver.**

Remind your student **not to leave valuables** in plain sight in their cars.

Make sure your young driver is as **distraction free** as possible.

SOME distractions to think about:

- PHONE - calls, texts, taking photos/videos, social media, etc.
- Changing the music
- Eating and drinking
- Passengers
- Pets in the car
- Reaching for stuff - purse, backpack, etc.
- Drowsiness
- Grooming - fixing hair or makeup
- Sight-seeing while driving

You know your teens. What things will distract them when they drive?

National College Colors Day



NATIONAL COLLEGE COLORS DAY

On the Friday before Labor Day, National College Colors Day encourages everyone to display their team spirit. Across the United States students, parents, family, fans, and alumni will be wearing their team colors. Be sure you're celebrating by wearing your college team's colors and apparel.

Source: <https://nationaldaycalendar.com/national-college-colors-day-first-friday-of-college-school-year/>



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