

July 2023

## **Back To School... Should Insurance be on The Checklist?**



**The first of August typically denotes "getting ready for Back to School". Whether that means supplies, new clothes, new drivers, or moving to college; things in your home will change. Make sure your insurance needs are met.**

### **Auto**

Do you have new drivers this year? Ask your carrier if they have a "Good Student Discount." Ask questions - about how your teen's driving will effect your rates.

Also, ask about how coverage changes if your student drives a friend's car.

Are you going to buy your teen a car? Before you do, ask your agent about the different insurance rates for new vs used. There may be a difference worth looking at. And while you're here, check the coverage on any older vehicles you have.

One thing a lot of people don't think of: your teen's belongings that are in the car if something happens. They carry phones, computers, equipment, etc. with them. What if it's stolen or damaged?

A Great Source: <https://www.forbes.com/advisor/homeowners-insurance/college-student-checklist/>

### **Home**

None of us like to think about it - but what about your life insurance? If the unthinkable happens, will your family still be taken care of? Will your college student be able to stay in school?

The same for health insurance. Check the ages on your policies to make sure all your children, and all their activities, are covered. Does your child play sports? Is your college age child still covered? Do they need a supplemental policy?

Did you add a home office or study area for you and your children? Check your policy to make sure everything is still covered and included. This a great time to ask about any cost

of replacement changes in your policy.

A Great Source: <https://www.forbes.com/advisor/homeowners-insurance/college-student-checklist/>

## College

Whether on campus or in an apartment, ask your agents about renter's insurance. College students have a lot of expensive "stuff" these days: computers, phones, bikes, sporting equipment, etc. Make sure they're covered.

Check with the college/university about any additional medical insurance your child may need. Are they completely covered under your policy? Do you need an additional supplemental policy?

What if your student is not taking their car with them to school? Ask your agent about discounts for this situation.

If they are taking their car to school, you also need to tell the agent. The car needs to be listed at the correct address. Note, your rates may change.

A Great Source: <https://www.forbes.com/advisor/homeowners-insurance/college-student-checklist/>

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### GET READY FOR KINDERGARTEN MONTH – August



Start your Minivans and get ready to carpool! August is Get Ready for Kindergarten Month. The concept of kindergarten began in the late 18th and early 19th centuries in Bavaria and Strasbourg, on the French-German border. Elizabeth Peabody founded the first English-speaking kindergarten in the U.S. in 1860.

Kindergarten is an essential prerequisite for your child's education. Research into student behavior in kindergarten is useful in predicting academic performance in first and second grade. Kindergarten can also be a stressful experience for any child. Getting them ready is important. Putting your child in social situations ahead of time will help tremendously. Attending birthday parties, family gatherings, summer camping with friends and enrollment in social activities are excellent ways to get your little one socially savvy.

Source: [nationaldaycalendar.com/get-ready-for-kindergarten-month-august/](http://nationaldaycalendar.com/get-ready-for-kindergarten-month-august/)

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[LarryHelms.com](http://LarryHelms.com) - Our Team can find the right solution for you!

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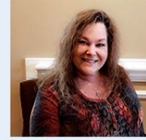
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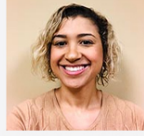
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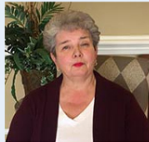
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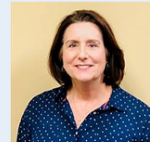
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