

INSURANCE MATTERS

152 Years
Of Consumer Protection

CARS & CAMPUS: KNOW YOUR AUTO POLICY OPTIONS

Is your young driver taking a car back to college this fall? If the answer is yes, doing your homework ahead of time will help make sure they have the appropriate auto coverage. You may be able to save money, as well.

Before you decide to keep your child on the family's auto policy, you can research rates in the city and state where the school is located. If your young driver lives at college and does not have access to your insured automobile, you may be eligible for a discount on your policy. Remember to make



Auto Insurance

sure they are covered under your family's auto policy when they return home.

If you are buying a car for your college-bound student keep in mind that the make and model of car can affect rates. Con-

vertibles, sports cars and sport utility vehicles can cause your rates to increase. It's best to determine the insurance costs before buying a vehicle.

Getting good grades also can help lower your premium. Notify your insurer every semester of your young driver's good grades. Many policies offer discounts for young drivers who excel in the classroom.

Discuss all your options with your agent or contact the Insurance Department.

We are here to help. Email us at insurance@ct.gov

Questions or Concerns?
Contact CID's Consumer
Affairs at:

insurance@ct.gov

(860) 297-3900

(800) 203-3447

Follow the CID at:



"Insurance Matters" is for informational purposes and is not intended to constitute legal advice.

BACK TO SCHOOL: TIPS FOR THE COLLEGE-BOUND

In the blink of an eye, your baby in booties is now bound for college. Where did the time go? This Back-to-School issue of Insurance Matters can't turn back the clock, but it can help you continue what you've been doing all these years – trying to keep your child safe and secure.

Our mission at the Insurance Department is to protect consumers and part of that is to make certain you

Insurance Commissioner
Katharine L. Wade



have the information you need to make informed decisions that best suit your needs and that of your college student.

This issue of Insurance Matters provides information that parents and young adults can use when deciding on options for insuring your auto, your child's pos-

sessions when away at school, and of course, his or her healthcare needs.

Insurance needs change at every stage of life. Sending your child off to college is one of those. We hope you find this information helpful. As always, with any question or concern you have about insurance, I encourage you to contact the Insurance Department for advice, education and help with any insurance issue.

Master the Basics Of Insurance



Before you hit campus this fall, take the time to raise your Insurance I.Q. with this quick 10-question quiz.

Think insurance doesn't matter at this stage of your life? Everyone has insurance issues, even when you're young and just starting out.

You don't need a master's degree to decipher insurance. It's not rocket science. There are basics for you to understand and once you grasp them you will be able to make smart choices.

There are plenty of exams, reports and finals all waiting at college. This quiz won't be nearly as hard and probably a lot more fun!

Click below to get started.



EXAMS TIME: HEALTH OPTIONS FOR YOUR STUDENT

Before sending your child off to college it is important to make sure they have health coverage while away.

If your student is a dependent under your coverage, he or she can be covered throughout college or until the age of 26.

Find out if the school is located within your health insurance plan's network or if out-of-network services

are covered under your plan. Emergency services are covered, however, even at an out-of-network hospital.

Another option is to buy a student's health insurance

plan through the college or university. Make sure you thoroughly understand the university's policy before enrolling, as many plans only provide a basic level of coverage.



Health Insurance

APARTMENTS 101: PROTECTING PERSONAL PROPERTY

Although many students are covered in their dorms under their parents' homeowner's policy, most of those policies do not provide coverage to off-campus housing.

If your college student is living off-campus it is smart to consider renter's insurance. It protects their personal property and can cover liability, as well. From textbooks to TVs,

Renter's Insurance

renter's insurance will provide coverage to what matters most for your student. A landlord's insurance covers the building but not damages or loss of the personal property inside. Your agent can help you find the right policy or contact the Insurance Department at insurance@ct.gov



YOU ASKED: CID'S SUMMER 2017 MAILBAG

Will my health insurance cover my child who attends college in another state?

It depends on your plan. Some PPO plans offer a national network of providers, while others do not. However, emergency services are covered even if there is no network provider in the area. Prescriptions may be filled at any participating pharmacy around the country.

When my child is away at college, will she still be included on my auto policy? Even though she is away at school she is still considered a member of your household and should be on your policy. Generally an insurer can charge

the proper premium for the risk they are insuring, including all drivers and autos in the household. Ask your agent about rules that apply for out-of-state drivers, particularly those over 100 miles away at school.

My child is living in a dormitory on campus. Are his possessions covered under my property insurance?

Those possessions would be covered under your insurance if your child is under 24 years of age, lived in your home before moving to school and is a full-time student. Most policies will cover your student's possession in a dorm up to 10% of your personal property coverage.