



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

FOR IMMEDIATE RELEASE

July 30, 2018

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Consumer alert: College student migration means answering insurance questions

TOPEKA, KS — With Kansas college students beginning to migrate from their hometowns to colleges and universities across the state, concerns about insurance coverage should be part of their moving checklists, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

“We at the Kansas Insurance Department (KID) think there are at least five concerns that parents and college-bound students should have as students move out of their homes and into college life,” Commissioner Selzer said. “These concerns are appropriate for incoming freshman as well as seasoned seniors.”

Commissioner Selzer listed the five concerns as follows.

Vehicle accidents

Driving unfamiliar streets or through construction areas, college students should know what to do in case of a vehicle accident. Installing the WreckCheck mobile smartphone application, a free application from the National Association of Insurance Commissioners, gives both students and parents an outline of what to do immediately following any vehicle accident. The free app also helps students create an accident report.

But before an accident occurs, parents and students should check with the family insurance agent about the current vehicle insurance policy for the vehicle the student is driving. Asking about the rates for the college's city may help students and parents decide whether to keep the student's car on the family's auto policy or place it in the student's name.

Vehicle insurance premiums

Make sure the parents' or student's insurance company is notified each semester if the student maintains good grades. Getting a good-student discount on the vehicle's premium saves money. Parents and students might also consider whether carrying liability coverage-only is an option.

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Rental properties

Know that the student's landlord doesn't protect personal property. A landlord's insurance policy doesn't cover a renter's personal belongings. Purchasing rental insurance is, for the most part, an affordable way to protect belongings.

Also, take photos or video of possessions, and store an inventory list in a secure location. Smartphone users can add the myHOMEScr.APP.book application from the NAIC.

Identity theft

Know the limits of identity theft insurance. With constant cybersecurity concerns, identity theft coverage is certainly a consideration. Identity theft insurance is limited, however. It can't protect parents or students from becoming victims of identity theft, and it doesn't cover direct financial losses. It does provide coverage for the cost of reclaiming a person's financial identity, such as making phone calls, making copies, mailing documents, taking time off from work without pay, and hiring an attorney.

The primary policyholder of a homeowners policy (student or parent) should check first to see if the policy includes identity theft insurance while the student is away from the family home. If a student is renting an apartment, ask if his/her renters insurance covers identity theft, or if that could be added to the policy.

Illness, injury or accidents

Realize health insurance options. Nearly all young adults up to age 26 can now stay on their parents' health insurance plans.

At school, students should have copies of their insurance cards and know how or where to seek medical treatment.

If a student is insured through a company with a network of medical providers, check to see if he/she will be in or out of the network service area while at school. That will make a difference in how much a student would have to pay for out-of-pocket charges.

Routine dental care and eye care may not be included as part of a health insurance plan. Also, health insurance plans may not cover expenses related to periodic eye examinations, glasses or contact lenses, but most will cover medical care as a result of an eye disease or injury. Check the exclusions on the applicable policy

For more, visit the KID website at www.ksinsurance.org, call the KID Consumer Assistance Hotline at 800-432-2484, or use the website chat feature.