



# KANSAS INSURANCE DEPARTMENT

\_\_\_\_ Vicki Schmidt, Commissioner \_\_\_\_\_

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FOR IMMEDIATE RELEASE  
August 11, 2023

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## **Consumer Connection: Add insurance to your back-to-school checklist**

Topeka, Kan. –This week, many students across Kansas began returning to classrooms and dorm rooms as the school year begins. As they and their parents check-off the boxes on their back-to-school lists, Kansas Insurance Commissioner Vicki Schmidt reminds them to consider a few tips on making sure their insurance makes the grade this semester:

- **Renter’s insurance:** Moving somewhere new can be both stressful and exciting. But keep in mind that a landlord's insurance policy does not extend coverage to the personal belongings of tenants. Consider renter's insurance for students to ensure belongings are safeguarded.
- **Identify theft coverage:** The new school year brings new opportunities, but unfortunately scammers are also looking to take advantage of new students. Check your homeowner’s policy to see if it includes identity theft insurance while students are away from home. If a student is renting, identify whether their renter’s insurance covers identity theft, or if it could be added to the policy.
- **Good student discount:** Good grades pay off in multiple ways. Remember to inform your auto insurance agent every semester when good grades are achieved. Students may be eligible for a good student discount, resulting in potential savings on your premiums.
- **Health and auto coverage:** Many new college students will remain on their parents’ health insurance plan; be sure they are prepared to use and understand their coverage should they need it. If a college student is driving a vehicle owned by their parents, they can likely remain on their parents’ policy and be listed as a driver. Be sure to make copies of health and auto insurance cards for students before they head to campus.

“Whether you are heading to college for the first time or a parent preparing their child for the school year, it pays to study up on your insurance policies,” said Schmidt. “Take time to educate yourself on your insurance needs before heading off to class.”

If you have insurance related questions or concerns, contact the Department at 785-296-3071 or by email at [KID.Commissioner@ks.gov](mailto:KID.Commissioner@ks.gov). For more insurance tips and shopping guides, visit [insurance.kansas.gov](http://insurance.kansas.gov).

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*