



# Kansas Department of Insurance

Commissioner Vicki Schmidt

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

Topeka, Kan. – As students across Kansas prepare to return to the classroom, Kansas Insurance Commissioner Vicki Schmidt reminds students and parents to add insurance to their back-to-school checklist.

“Many insurance companies offer products and discounts geared toward students and their particular needs,” and Insurance Commissioner Vicki Schmidt. “Be sure to check with your insurance agent to make sure your student is covered and you are taking advantage of the discounts.”

- **Good student discount:** Good grades pay off. 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 insurance:** Many students will have health insurance through their parents’ plan, but it is essential to verify coverage and understand any limitations or exclusions. Students who are no longer eligible for coverage through their parents’ plan should explore student health insurance options or consider purchasing an individual plan.
- **Renters insurance:** Renters insurance can protect your personal property and belongings from theft, fire, or water damage, even while living in a dorm. It’s also relatively inexpensive and can provide valuable coverage. Some homeowner’s policies cover this, as well.
- **Identity theft coverage:** Check your homeowners insurance policy for identity theft coverage while students are away. If you are renting, see if your renters insurance covers identity theft or if it can be added.

For more information about insurance, please visit the KDOI website at [insurance.kansas.gov](https://insurance.kansas.gov) or contact our office at 785-296-3071.

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*The Kansas Legislature established the Kansas Department of Insurance 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.*