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Contact: Tom Treacy
Thomas.Treacy@ks.gov

Back-To-School Tips for College-Bound Students

Topeka, Kan. - **Wildcats** and **Jayhawks** and **WuShocks**, oh my! Dorothy and Toto may have wanted nothing more than to return home, but most college-bound Kansans have the opposite mindset this time of year.

“As students head back to school, it is important to make sure they have the right insurance coverage and are taking advantage of the discounts available,” said Insurance Commissioner Vicki Schmidt.

Good Student Discount – When it comes to auto insurance premiums, good grades can mean good savings. Families should always check with their auto insurance provider for a “good student discount.” Students may also want to consider taking their exceptional study skills on the road. Some insurance companies provide discounts for young motorists who complete a driver’s education course.

Renters Insurance – A landlord's insurance policy does not cover a tenant's personal belongings. Students who want to protect the value of their belongings may want to consider renters insurance. Keeping a well-documented list of any insured property, especially a list that includes photos, will assist in a situation where renters insurance is utilized. Our property inventory guide provides a great starting point (insurance.ks.gov/documents/department/publications/personal-home-inventory.pdf).

Identity Theft Insurance – One of the fastest growing crimes in the United States is identity theft. Adding identity theft protection to an already established homeowner’s or renter’s insurance policy is an option for many students. Standalone identity theft policies may also be purchased.

Health Insurance – With most young adults covered under their parents’ health insurance up to age 26, understanding the family’s health plan can prevent expensive mistakes. Has the family established the best places to seek medical treatment on or near campus? Are there preferred methods for filling prescriptions? A discussion about health insurance coverage is one of the most important conversations parents and students can have before leaving for campus.

Auto Insurance – There are multiple variables that can affect a student’s auto insurance policy when leaving for college. Is a student’s car moving locations with them? Is the car remaining at home and being driven less by the student? Is the car moving from an indoor-protected garage to a weather-exposed parking lot? Keep in mind, that insurance policies should be reviewed annually and updated during life changes. Attending college is a big life change that warrants a call to an insurance agent.

With the school season quickly approaching, the Kansas Insurance Department recommends families take time to review our insurance shopper’s guides at insurance.kansas.gov.

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