

Parents: know your insurance before student goes to college

TOPEKA — Sending a student to college can be an emotional and trying time. Remembering to pack everything they will need while away from home is a challenge. So is understanding your changing insurance needs.

“College students across Kansas will soon be settling into a routine at their schools,” said Sandy Praeger, Kansas commissioner of insurance, “but in the rush to begin the semester, students and parents shouldn’t forget their insurance coverage needs.”

The Kansas Insurance Department and the National Association of Insurance Commissioners offer these tips to help you review and update policies to cover your college student.

Health Insurance
Many health insurance policies cover dependents who are full-time students until age 23. Generally, a student must be enrolled in at least 12 credit hours per semester (6-9 credit hours in the summer) to be considered full-time. Policies differ, so check.

Know Your Policy
Before leaving home, make sure your student has a copy of insurance cards and knows about getting referrals and approvals before seeking treatment.

If you are insured by a provider network, check to see if your student will be outside the network area while away at school. If your insurer contracts with a preferred provider organization, it may pay benefits at out-of-network levels if you are outside your network. Check the plan to find out what level of benefits are provided.

Student Health Insurance

If your student’s health care coverage has ended because of age, or if coverage is limited by the network service area, another option is a student health insurance plan.

These plans are sold by an insurer that has contracted with a college to offer coverage to its students. Not all schools have such plans.

In general, these plans have more limited benefits and more exclusions than traditional plans. Many will exclude routine examinations and injuries while under the influence of alcohol or drugs.

Renter’s Insurance
Many students bring thousands of dollars worth of personal items — such as electronics, a computer, textbooks, clothes, furniture or a bicycle — with them to school. So, whether your student is living on or off campus, it’s a good idea to review your homeowner’s policy to see whether your student’s personal items will be covered.

Check with your agent to determine whether your family policy extends to children away at school. If it does not, you might want to consider renter’s insurance to protect your student’s property.

“Many renters mistakenly believe that a landlord’s policy on an apartment will protect them in case of a disaster,” Praeger said. “A personal renter’s policy will pay to replace stolen/destroyed property with items of the same type and value up to the coverage limit of the policy. A landlord’s policy doesn’t cover a renter’s personal belongings.”

A Home Inventory

A list of your student’s possessions — including purchase prices, model numbers and serial numbers — will help you decide how much renter’s insurance your student will need.

It’s also a good idea to have a detailed inventory in case of disaster, as it will help you and your student should you have to file an insurance claim. Make sure to take photos or video of the possessions, and store the inventory in a secure, off-site location. Parents should also keep a copy of the inventory and photos.

To print an easy-to-use home inventory checklist and get more tips about disaster preparedness, visit www.ksinsurance.org and print the Personal Home Inventory found under “Publications.”

The Big Move
Before you pack all of your student’s belongings into a car or rental trailer, talk with your insurance agent about insuring the contents. Ask if your homeowner’s insurance policy will cover them before they get to campus. If your student is going to live off campus, ask if their renter’s policy will extend to the belongings during the move. If not, ask about a separate rider in case of accident or theft.

Auto Insurance
A significant move away from home can have a big impact on your auto insurance policy. If your student is taking a car to school, check with your agent about the existing insurance policy.

Ask about the rates for the college’s city and state before deciding whether to keep your student’s car on the family’s auto policy. In addition,

the insurance company should be notified each semester if the student maintains good grades. Maintaining a high average might make your child eligible for a good-student discount.

Identity Theft
As a college student, your child may be more vulnerable to identity theft because of the availability of personal information and the way many students handle this data. This is one of the fastest-growing crimes in the United States, costing victims more than \$5 billion annually.

College students are more likely to be hit by identity thieves because they are generally unprepared to protect themselves when the stream of requests for personal information begins.

Identity theft insurance cannot protect your student from becoming a victim and does not cover direct losses. Instead, it provides coverages for the cost of reclaiming your student’s financial identity — such as the costs of phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

Check to see if your homeowner’s policy includes identity theft, and if this extends to your student living away from your primary residence. If not, you might be able to purchase an endorsement to amend such coverage. If your student is renting an apartment, ask if renter’s insurance covers identity theft, or if that could be added.

Your Options
For information about insurance options, as well as tips for choosing coverage, visit www.ksinsurance.org.

On the Beat

COLBY POLICE Thursday

12:57 a.m. — Security check downtown area.
10:11 a.m. — Vehicle being driven by child on U.S. 24 west of city limits eastbound. Not found.
11:40 a.m. — Dog at large at 1485 W. Fourth. Reporting party decided to keep the animal rather than have it taken to Colby Animal Clinic.
2:05 p.m. — Owner will move truck and trailer blocking alley between West Fourth and Fifth.

2:31 p.m. — Welfare check.
3:11 p.m. — High Plains Mental Health asked that subject of welfare check be brought in for evaluation.
3:28 p.m. — Purse found at Fike Park, brought to Law Enforcement Center. Owner notified.
3:29 p.m. — Someone playing a guitar between Dollar General and Sonic. OK, cleared National Crime Information Center.
4:25 p.m. — Stalled vehicle at Fourth and Franklin moved, waiting for help.

4:58 p.m. — Assisted motorist at Oasis having vehicle problems.

THOMAS COUNTY SHERIFF Thursday

7:13 p.m. — 911 call about a big tire in the passing lane of westbound I-70 mile 61.
7:15 p.m. — 911 call needing assistance with tire in previous call off a header trailer.
8:41 p.m. — Ambulance requested in Levant for attempted suicide. Two deputies and ambulance responded.

Babysitters need to know home safety

Each year, nearly 2,100 children age 14 and under die as a result of a home injury. Parents who take safety precautions around the home need to make sure babysitters are familiar with them.

“If you’ve installed smoke alarms and carbon monoxide detectors, practiced your fire escape plans, stocked a first aid kit and put safety latches on cabinets and toilets, that’s great — but these precautions can all go to waste if you forget to mention them to your babysitter,” says Cherie Sage, state director for Safe Kids Kansas.

“Even after you find the right babysitter — a reliable, experienced sitter with references,

at least 13 years old, preferably trained in first aid and CPR — you need to provide them safety tour of your home.”

- Take the time to:
- Show your babysitter where to find the phones, first aid supplies and flashlights. Post emergency numbers by every phone — don’t forget poison control, (800) 222-1222 — along with your cell phone number and itinerary.
 - Go over your fire escape plan and backup plan. Make sure the sitter knows what to do if the smoke alarm or carbon monoxide detector goes off: get everyone out, meet at a predetermined spot and don’t let anyone go back in.
 - Tell your sitter what areas or

activities are off limits. If your children will be playing in or near a pool or playground equipment, taking a bath, cooking or doing anything else that requires supervision, make sure the sitter understands that active supervision means keeping the child in sight and in reach at all times under undivided attention.

• Instruct your sitter never to leave your child alone — even for a second. There is no substitute for constant supervision.

For information about child-care safety and childproofing your home, call (785) 296-1223, or go to www.usa.safekids.org.

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