

When you are working hard to get your child ready to fly the nest and head off to college, insurance is probably the last thing on your mind. That's pretty normal; after all you have to help them buy bedding, a laptop, and all the dorm room decorations and necessities. But after you have sunk some money into their personal items, will your insurance cover these things while they are off at school? The answer is that it depends. And with that kind of answer, you really need to be sure that you understand the rules of the [NC homeowners policy](#) as it applies to children away at school.

Several years ago the NC homeowners policy form was amended and in that group of changes, there was a change in the wording regarding your child's possessions while off at school. Basically the change here was that the definition of an insured, (a person covered by the policy), was amended to state that a student who lives away from your home is covered as an insured only if her or she attends school on a full time basis and is either your relative and 23 years of age or younger; or not your relative and 20 years of age or younger if still in the care of an insured. An older student or a part time student who lives away from home may be added to the policy as an additional insured for an additional charge on your policy.

You may want to read that above paragraph one more time, just to be sure that you have it, and once you have done that, I'll point out just how people get burned by legalese in insurance policies. So, go ahead, read that earlier paragraph, then come back here, I can wait.

Ok, the easy part and what most people tend to focus on is the age parameter. You might have thought, ok, my child is 19 years old and my relative so my policy is there, ready to protect them. But a careful second reading might have allowed you to better grasp the other part of the equation; that the student must be a full time student. But what does that really mean? I'm sure when you pay that tuition bill you had no doubt that you were paying for a full time student. But what matters here is how the insurance companies define full time student. I have spoken with a few insurance company claims departments to try and figure out the answer to this question. What they tell me is that the insurance company will look up what your child's school lists as the definition of a full time student. And that can vary from school to school. Some schools might define a full time student as one taking at least 12 credit hours that semester while other schools might require your child be registered for 16 or more hours to reach that designation. Summer school can have its own unique designation as well. This puts the burden on you, the parent, to know and understand your own particular situation and plan ahead for it with your own homeowners insurance policy.

So if you determine that your child and his or her possessions are not protected by your homeowners insurance policy, what can you do to get protection? There are really two options. The first option is to add the endorsement number HO 0458 to your policy. This endorsement will name your child as an insured. This usually costs between \$60 and \$75 per year, depending on the insurance company who insures your home. The second option, and I like this one better for older students, is to purchase for your child, an HO-4 insurance policy in his or her name. The HO-4 form is a homeowners policy designed for renters. This will allow them to choose a contents property limit and a liability limit as well as a deductible that best suits them. This may cost more or less, depending on the amount of coverage you need for your child but it will stay with them as long as they keep renewing and updating it and this teaches your child right away the importance of having both property and liability insurance for their particular household at all times. This also removes the doubt about coverage as the child moves back and forth and out to other places in the Summer and so on. As long as they keep renewing and updating the address on that policy, they will have protection.

It's pretty exciting to get one of your children ready to go to college, and for those of you with children in college, I don't want you to forget to carefully consider the insurance issue. Losses happen in college just as anywhere else and you may not be able to easily afford to repurchase all of their possessions again. At Clinard Insurance Group, here in lovely Winston Salem, NC, we try our best to educate our customers as well as the general public about relevant insurance issues. We want every insurance consumer to be an informed buyer. If we can help you with your [auto insurance](#) , your [home insurance](#) , your [business insurance](#) or even your [life insurance](#)

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