

Insurance for College Students

Students who live in dorms usually have their belongings covered under their parents' homeowner's policy. There may be coverage limitations on computers, televisions and stereos. Students should consult their parent's insurance professional to guarantee that this electronic gear is fully covered.

Students that live off-campus are typically no longer covered by their parents' homeowners insurance. These students should purchase a renters insurance policy to cover their belongings.

To guard against theft on college campuses students should do the following:

1. Always lock doors.
If you're going down the hall to the bathroom or to chat with friends, you should lock the door and keep the keys with you at all times.
2. Leave expensive jewelry at home.
Do not risk losing fine jewelry or other sentimental items to a thief.
3. Engrave electronic items.
Computers, televisions and stereos should be engraved with your driver's license number and the state in which you live. This will help police track stolen articles.
4. Don't leave belongings unattended on campus.
A book-bag left unguarded in the library is a quick, easy target for thieves.

Contact the Grayson Thomas Agency, Inc. at 864-879-1979, if you have questions regarding your protection or [click here](#) for more information.