

Renter's Insurance Information

Renter's insurance protects your personal property against damage or loss, and insures you in case someone is injured while in your place of residence. Many people wonder about the residence halls and are curious if renter's insurance will cover them while living on campus. The answer is yes - students living on campus are encouraged to obtain renter's insurance and actually make up one of the largest groups that has this type of insurance.

College students should consider purchasing renter's insurance to protect their personal property, such as a computer, television, stereo, bicycle or furniture, in the event that it is damaged, destroyed or stolen. Renter's insurance can also protect your belongings in case of disaster. It is important to be aware of what is specifically covered in the policy, confirming first with your insurance agent that the items in your place of residence are covered by renter's insurance. If a student is a dependent under his or her parent's insurance, the student's personal property, in many cases, is not covered if the student lives on campus. However, parents should check their policy or contact their insurance agent for further information on coverage for their son or daughter who is away at school.