

BACK TO COLLEGE

INSURANCE INFORMATION FOR FAMILIES

Prepared by
Trusted Choice



My daughter is going to college & will be staying in a dorm. Is her personal property covered under my homeowners' policy?

Yes, as long as your daughter was a resident of your household before moving out to attend school & she is under the age of 24.



How much coverage do I have for my son's property while he is away at college?

Check your Homeowners insurance policy & look for the amount of coverage under Coverage C, Personal Property. Multiply that by 10%. If the result is greater than \$1,000, that is the amount that applies to property kept in a temporary residence.



My son will be living off-campus this semester in an apartment with friends. Is his property covered under my homeowners' policy?

Yes, as long as your son was a resident of your household before moving out to attend school & he is under the age of 24.



My son took one of our cars back to college this semester. Is he still covered under my auto policy?

Yes, as long as the vehicle is owned by you (the parent policyholder) & listed as a covered auto. The company may adjust the rate (up or down) based on where the vehicle is located during the school year.



My daughter did not take a vehicle to college. Is she still covered under my auto policy?

Yes. An "Insured" under the personal autopolicy includes you or any "family member" (a person related to you by blood, marriage or adoption who is a resident of your household). Some insurance companies will give a credit if your young driver is away at school more than 100 mile from your residence.

Please note that
we will be closed on
Monday, September 1st in
observance of Labor Day
and will reopen Tuesday,
September 2nd for
normal business
hours.



Agency News



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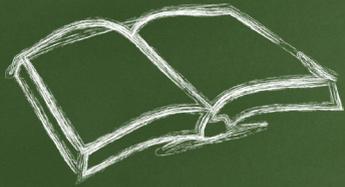
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JoJo's CORNER

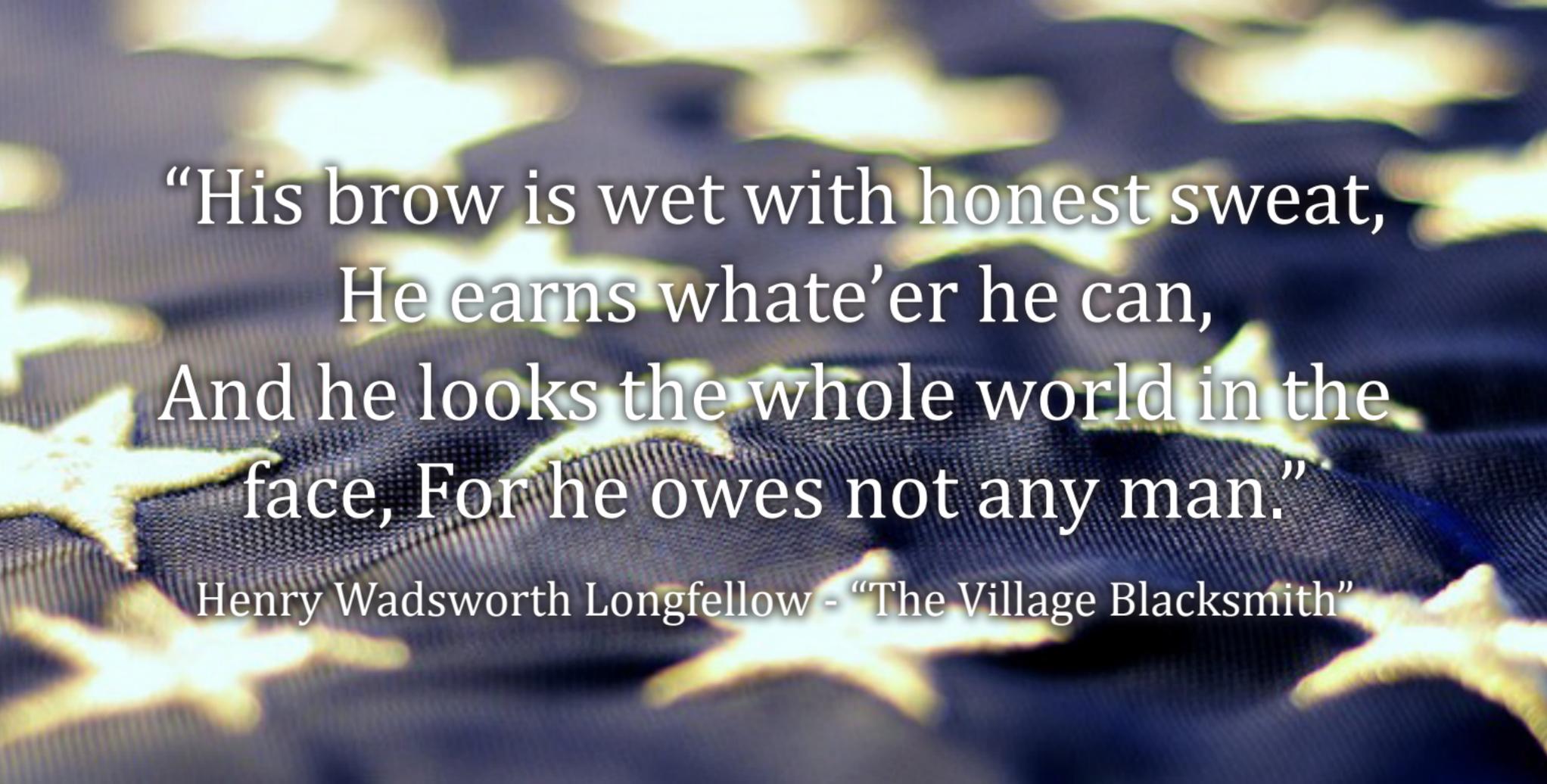


Hello! My name is JoJo and I am two years old. I enjoy books and love to have people read to me, especially at bedtime. I am going to suggest an excellent children's book to you, for if you are a parent, sister, brother, grandparent or a kid like me you probably like to read or be read to. Hopefully you will like my suggestions.

Don't Let The Pigeon Drive The Bus by Mo Willems (Preschool-Grade 2)

This brilliantly simple book is absolutely true to life, as anyone who interacts with a 3-year-old can attest. The bus driver has to leave for a while, and he makes one request of the readers: "Don't let the pigeon drive the bus." "Hey, can I drive the bus?" asks the bird, at first all sweet reason, and then, having clearly been told no by the readers, he begins his ever-escalating, increasingly silly bargaining. The pigeon finally loses it and screams "Let Me Drive The Bus." The driver returns, and the pigeon leaves in a funk. Children will love being able to answer back and decide his fate in this hilarious book. Popular cartoonist, Mo Willems, perfectly captures a preschoolers temper tantrum.



A close-up, slightly blurred photograph of the stars on the American flag. The stars are golden-yellow and set against a dark blue background. The texture of the fabric is visible.

“His brow is wet with honest sweat,
He earns whate'er he can,
And he looks the whole world in the
face, For he owes not any man.”

Henry Wadsworth Longfellow - “The Village Blacksmith”