



**State of Utah**

GARY R. HERBERT  
*Governor*

SPENCER COX  
*Lieutenant Governor*

# Insurance Department

TODD E. KISER  
*Insurance Commissioner*

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## **A Different Kind of Care Package**

### *Review insurance options before sending your student off to college*

It's the end of summer and kids are back at school. For older students, that can mean college in another city or state. A parent's insurance policy may cover a child even while the child is living outside the home, but not always.

"College is an exciting time in a young person's life," says Insurance Commissioner Todd E. Kiser. "Many students experience new things in new places, but that can mean they don't have mom or dad to turn to for immediate help. Making sure they have the appropriate coverage in an emergency can give them — and you — peace of mind."

Here are some things to consider when ensuring your student is covered:

- **Health insurance:** Dependents are covered until they reach age 26 on any insurance plan that offers dependent coverage. However, out-of-state students could be outside the provider network and would need to travel to get in-network care. Buying a student health plan through the college or university may be a good option. Many schools offer resources to help determine the best course for your student.
- **Homeowners & renters insurance:** A parent's homeowners policy may cover a student and their belongings while they live in an on-campus dorm. A student living in off-campus housing, like a rented apartment, will need renters insurance to secure their possessions and liability.
- **Auto insurance:** Auto insurance goes with the vehicle, so a student driving in another state will be fine. Talk to your agent to see if it would be better to keep them on a family policy or to get their own. If a student decides not to drive at school, you may want to discuss with your agent the option of taking them off your policy to potentially save some money.

"You can't ensure that your kids will get good grades," jokes Commissioner Kiser, "but the right insurance coverage can take away some of the 'what-ifs' that contribute to first-semester jitters."

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*Please note: Agency hours are 8am-5pm, Monday-Friday.*

**The Utah Insurance Department** is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.