

College Student in Your Household? Check Your Coverage

If you're helping one of your children go off to college for the first time, or return to college, Erie Insurance may be able to help you save some money and gain some extra protection.

Here are four things to consider about insurance when a child enters college.

1. Your homeowners insurance might extend to his or her belongings.

Usually, the belongings of your child-turned-college-student will be covered by your [homeowners insurance](#), but it's best to be sure. If for some reason the coverage doesn't extend, consider purchasing [renters insurance](#). Students who live off campus may not be covered by their parents' homeowners policy and may need to purchase their own renters insurance.

2. You could get a discount on your [auto insurance](#). Because you'll have one less driver living at home when your son or daughter goes off to school, your household might get a discount — as long as they don't take a car along. If he or she does take a set of wheels, talk to your Erie Insurance Agent, who can review your coverage to make sure your child is properly insured.

3. Student loans might call for extra protection. If student loans are involved, you might want to consider [life insurance](#)* for your son or daughter. It can help financially in the case of an unexpected death (although no one wants to think about that).

4. Insurance can help in the most unexpected cases. Accidents happen — sometimes tragically. Extra liability coverage through a [Personal Catastrophe Liability policy](#), commonly called an umbrella policy, can help protect you financially should a lawsuit ensue.

Most importantly, contact our agency so we know about any changes happening in your household. It's always best to double check your specific situation and coverage needs. Call us in our Canandaigua office at 585-394-2790 or in Brighton at 585-235-4910.

**Erie Family Life insurance products are not available in New York.*

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