



Inside Insurance

Tips to protect your child at college

Sending your child to college can bring on the tears for some parents. But getting a call that your child's possessions were stolen or unexpectedly damaged beyond repair will really make you cry.

You can avoid the problem by making sure your college student is properly insured against these risks. For about \$179 a year (that's the average cost of renters insurance in Ohio, according to the Ohio Insurance Institute), you can protect your child's possessions against theft or damage

caused by fire, lightning, smoke, vandalism, electrical surges, windstorms or hail, water damage from utilities or appliances, and more.

The same insurance also provides liability protection for students living off campus.

Considering that a laptop alone



costs an average of \$500, give or take a hundred, that \$179 premium to replace such items doesn't seem so bad. Add to that the fact that you sent little Johnny or Ashley off to college with a number of other expensive items, such as a smart phone, TV, tablet, computer, printer, furniture, clothes, jewelry or a bike. Your child has a goldmine right in his or her dorm room, so you might consider insuring it.

What kind of insurance does your son or daughter need? Renters insurance – but the good news is that you may not need it, depending on your current insurance coverage.

Is your child already covered by your homeowners? Homeowners policies typically cover the belongings of students younger than 26 who live away from home and are enrolled in classes. But policies vary, so call our office to learn the specifics of what is and isn't covered in your own policy.

The weakness of relying upon a coverage extension from your homeowner's policy, however, is your child would have limited coverage on their possessions, as most policies limit the amount of insurance to 10 percent of the total coverage for personal possessions. Some possessions, like jewelry, electronics and computers, may have coverage limits. If your child lives off-campus, the possibility exists that their personal property will not be covered by your homeowners policy.

You have the option of purchasing a renters insurance policy in the name of the student, to provide you with peace of mind. Knowing that theft is a prevalent issue in colleges, an added benefit of purchasing a policy in the student's name is that

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Risks homeowners policies don't cover



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Time and again we hear of flood victims who learn that their insurance didn't cover flood damage.

Flooding isn't the only scenario not covered by many homeowners policies.

Because all policies differ, your best bet is to

call our office to find out exactly what your policy does cover and what damages are excluded.

Typical exclusions that could affect you right here in Ohio include backup of sewers and drains, mold and termites.

Sewer backup in your home

Sewer backup is a nasty problem that has become more prevalent as our sewer lines can sometimes be over a century old. Sewer backup doesn't just damage your flooring, walls and possessions. It also damages wiring and electricity.

A homeowners policy without an endorsement typically doesn't cover sewer backup, so it's wise to purchase an endorsement, which usually costs about \$40 to \$50 a year.

Protect your child at college

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any claims filed will not be on the record of the parents' policy.

Some insurers allow students rooming together off campus to purchase a joint renters policy, whereas others require that each student has renters insurance.

How much coverage would I need?

Ask your child to create an inventory of the items he or she has at college. Provide this information to your insurance agent, and then you can make an informed decision about the amount of coverage your child needs and whether any specific endorsements (like jewelry coverage) should be purchased.

Creating an inventory is easy. An Internet search will provide inventory templates that your child can fill out and send home to keep off site. Your child can also use a free iPhone or Android inventory app called myHOME Scr.APP.book. Back up this written list with photos or videos of valuables. You won't regret these steps if the time comes to file a claim.

What else can my child do to be protected at school?

Aside from purchasing insurance, here are some common-sense tips you can share with your child.

Dreaded mold

Mold is another hazard often not covered by insurance or that has limited coverage. Mold has been linked to health problems including allergies and respiratory issues.

Moisture puts you at risk of growing mold, so the best practice is to deal with the issue the moment moisture occurs. If a room gets flooded, attack the problem immediately by calling in a professional. Again, your insurance company may offer a mold endorsement to protect you from such damage. Contact our office to learn more.

Termites, masters of silent destruction

Termites are a threat that can cause serious damage when not treated. Termites tend to colonize moist areas where wood, paper or dead plants touch the soil near your home's foundation. They thrive in damp crawl spaces and feast on wood beams in your home. The structural damage caused by these insects can be significant, but homeowners policies do not cover termite damage. Ask a licensed pest control company to do an inspection if you are concerned about termites.

The best way to prepare for the unexpected is to get to know what is and isn't covered by your homeowners policy. ■

- Tell Junior to engrave his electronics and other possessions with his name and phone number or mark items with an invisible permanent marker, a simple action that can help police validate stolen items.
- Keep digital copies of store receipts for high-ticket items.
- Tell your child and his/her roommates to lock their dorm room door every time they leave the room. They should also store their valuables like wallets and keys out of sight as a habit.
- If they have something really valuable they can do without, ask them to leave it at home.
- Tell your child not to leave his/her backpack, laptop or other possessions unattended in dining halls, in the library or anywhere on campus, including in classrooms. Use a laptop security cable to deter thieves.

In a nutshell, it's easy to gamble and say no to insurance. But for an average rate of under \$15 a month, you can get peace of mind, and if the unexpected happens, you'll be covered. ■

Top 10 most-stolen vehicles in Ohio

The National Insurance Crime Bureau (NICB) released its 2012 Hot Wheels report of the 10 most-stolen vehicles in the United States.

The report examines data provided to the National Crime Information Center (NCIC) by law enforcement throughout the U.S. and specifies vehicle makes and models that were most frequently reported stolen in 2012. In previous years, the report specified the model year of each car, as well, but the 2012 report does not.

NICB, a not-for-profit organization dedicated to preventing and detecting insurance fraud and vehicle theft, tells consumers they can employ up to four levels of protection against theft.

First and easiest, car owners should always lock their cars and take their keys with them.

Second, use visible or audible warning devices to fend off those tampering with your car.

Third, try employing an immobilizing device that prevents your vehicle from being started. Such devices include "kill" switches, fuel cut-offs

and smart keys.

Finally, you can purchase a tracking

device to send an alert to the police or a monitoring station to signal that your vehicle has been stolen. ■

Top 10 most stolen vehicles in Ohio*		
	Ohio thefts in 2010	Ohio thefts in 2012
1	2000 Dodge Caravan	Chevrolet Pickup, full size
2	1994 Honda Accord	Dodge Caravan
3	1994 Chevrolet Pickup, full size	Ford Pickup, full size
4	1999 Ford Taurus	Buick Century
5	2000 Honda Civic	Oldsmobile Cutlass/Supreme/Ciera
6	1995 Oldsmobile Cutlass/Supreme/Ciera	Ford Taurus and Honda Accord (tied for sixth place)
7	1996 Buick Century	
8	1997 Chevrolet Pickup S-10	Chevrolet Impala
9	1998 Chevrolet Cavalier	Chevrolet Pickup, small size
10	2002 Ford Explorer	Dodge Pickup, full size

* This table reflects stolen vehicle data reported to NCIC in 2010 and 2012. No further filtering of information was conducted, i.e., determining the total number of a particular make and model currently registered in the U.S. for comparison purposes. Full-size pickups include half-ton and larger capacity models for all makes in 2012 data.

Easy ways to reduce fall driving hazards

Don't you love driving on the roads during autumn, when your regular commute often becomes a scenic drive?



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It's very beautiful, but fall also marks the advent of other changes that can create safety issues on

the road. These hazards include wet leaves, fog, sun glare, frost and even deer. However, you need not worry if you arm yourself with knowledge to reduce these risks.

For example, consider wet leaves. They can be as slippery as black ice and may cover road markings and traffic lines. As a rule, avoid them. Parking on piles of dry leaves can pose a significant threat, as your catalytic converter and exhaust may become hot enough to start a fire.

The bright orange autumn sun is

another hazard. At this time of year, the sun rises and sets during your morning and evening commutes, causing sometimes blinding glare that can severely reduce your visibility of the cars next to and in front of you. Don't drive too close to the car in front of you. And make time to clean off the insides of your car windows and windshield to reduce that glare. Keep a pair of sunglasses in the car too.

As the mornings get colder, you'll also find frost on your car windows and on the roads, all of which create dangerous driving conditions. Even if

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you're in a hurry or running late, take a couple minutes to clear your windshield and windows before leaving your home. Such a simple effort can save you from an accident. Also be careful while going over bridges and overpasses, which could have accumulations of ice even if the roadways don't.

With cooler temperatures often comes fog. Slow down when driving in foggy conditions. If the fog is severe, turn on

your hazard lights. Use your low beams and/or fog lights if you have them. Do not use your low beams, as they will reflect back at you, making driving even more difficult.

So now you've dealt with wet leaves, the sun, frost and fog. Is there anything else to avoid? Yes, those silent, graceful animals, your friendly neighborhood deer. They are great to look at, but deer are particularly active

this time of year, and they can cause serious accidents. Deer are most active around dawn and dusk, so be watchful. If you see a single deer cross the roadway, slow down because there are probably more to come; deer typically travel in herds. Keep in mind that almost 50 percent of all deer-related car accidents occur during the months of October and November. ■

The information in this newsletter is meant as a guideline only. There is nothing in this newsletter that alters the coverage or interpretation of any specific policy. Because some statements are generalizations, and because different companies' policies contain slight differences, please refer to your specific policy. Call our office before making any judgments or decisions concerning your particular situation and coverage that may, or may not, apply.