

STUDENTS AWAY AT SCHOOL

AUTOMOBILE

Each insurance carrier handles students away at school differently. Fortunately our carriers will give a discount for students away at school (usually 100 miles or more).

Key Issue

Coverage for a claim when your child borrows a vehicle that may not have adequate liability coverage to cover a claim.

If there is a substantial liability suit and coverage is not available the court settlement could affect future earnings and any assets the student may have now or in the future

Conte Insurance Suggests

Keeping your child on your Mass Auto policy as a listed operator while away at school. This will allow your policy to protect your child in the event of a loss.

CONTENTS COVERAGE

With the cost of higher education soaring out of sight, it is nice to know that personal property of students (who are ordinarily members of your household) is covered against theft in dormitories, fraternity/sorority houses or off campus locations for up to **10% of your personal property coverage limit or \$1,000 – whichever is greater.**

This theft coverage continues while your student is away from college on holidays or semester breaks. But the coverage does not apply if the student is away from school for more than 45 days prior to a loss.

COMPUTER

Often the most expensive item your child will have at school is a personal computer. All risk coverage can be purchased including \$1,000 data recreation at a rate as low as \$10.00 per \$1,000 of coverage.