

The Sally Taylor Insurance Group

Let us do your insurance shopping



Sally's Blog

Renters insurance for your college student

Walk into Bed, Bath and Beyond this time of year and the place is packed with young people and their parents, pushing carts overflowing with sheets, comforters, pillows and towels. Then there's the laptop, the mini-fridge and, if your student is headed into an apartment, kitchen supplies, a bed, sofa, rug... the list can feel endless.



So, what happens if that laptop is stolen, or your child's apartment is vandalized? Yes, personal property belonging to your college student is covered by your homeowners policy. But a theft or liability claim will raise your homeowners rates, on average, for three years.

Here's a smarter option.

Pick up a renters insurance policy for your college student. Renters insurance is relatively inexpensive, usually around \$125 for a year's worth of coverage. The deductible is lower than the deductible on your homeowners insurance and, if you do file a claim, the rates will go up nominally — certainly less than a rate increase brought on by a theft or liability claim on your homeowners insurance.

A renters insurance policy doesn't need to be at the top of your sending-my-kid-to-college list, but it ought to make the cut. Peace of mind is a beautiful thing when your child heads to college. I can help you get a reputable renters insurance policy at a reasonable rate. Call or email Sally Taylor Insurance Group.

[Blog Archive](#)

Questions? I've got answers. (303) 768-0000