

The Sally Taylor Insurance Group

Let us do your insurance shopping



Sally's Blog

Lower auto insurance rates for college students.

A year ago we recommended that you consider renter's insurance for your college student. In keeping with the back-to-college theme, our message this August involves auto insurance. It may be possible to reduce the coverage for your college student and lower your rates.

Students in college without a car

Certain insurance carriers reduce their rates for college-age drivers if the student is in college, but without a car. In this "limited use" situation, the coverage doesn't go away; the student is still covered when they're home for the holidays. But for most of the year, because the student is away at college without a car, your carrier may reduce the cost of coverage. It's a money saver and worth your time to investigate.



Renters insurance for your college student

While we're on the topic of coverage for college students, let's revisit renters insurance. If your adult child is in college and not living at home, you might consider renters insurance to cover a stolen laptop or a vandalized apartment. Renters insurance typically costs around \$125 for a year's worth of coverage. The deductible is lower than the deductible on your homeowners insurance. If you do file a claim, renters insurance rates will go up nominally, well below a rate increase brought on by a theft or liability claim on your homeowners insurance.

Contact the Sally Taylor Insurance Group

We'd love to talk with you about a "limited use" auto policy or renters insurance for your college student. As brokers, we search the marketplace for the best possible coverage at the best possible rate.

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