



Home



Life



Auto



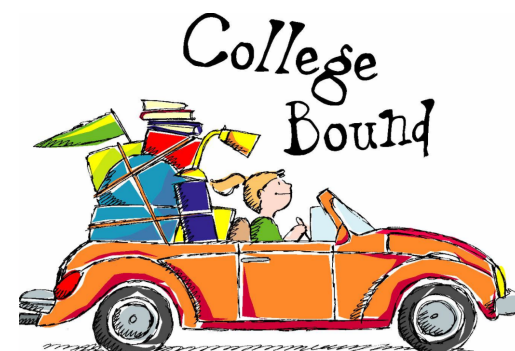
TAMARACK QUICK TIPS FOR BACK-TO-SCHOOL

As our children go back to school let's take a look at how their actions have an impact on insurance and how insurance might influence their decisions.

>>> College-Bound Children

1. Is my child's property insured while away in college?

- If your child is living in an **on-campus dorm or apartment**, their property is covered on your homeowners insurance - but usually limited to 10% of your property coverage.
- If they live **off-campus**, some insurance company policies will not cover them. It may depend on their permanent residence, age, financial support and other criteria. Call us if you have any questions.



2. Am I (and my child) protected from negligent acts done by them?

- Unlike the above question, insurance companies apply the definition of insured a little more broadly for liability claims. So long as your child still calls your home their permanent residence, they should be covered.

3. Should I change the policy address for my student's car?

- No, as long as your student is a permanent resident of your household, keep them on your policy to keep them covered with rates as affordable as possible.

Special Tamarack Tip: Consider saving money on your auto insurance. If your child is attending a college at least 100 Miles from your home without regular use of your car, many companies will remove or reduce the rate apportioned to that student.

>>> All Teenage Children

1. Cell phone Safety

- **Pedestrians** between age 15 to 19 are the **new demographic** most likely to be hit by a car, due to use of a **digital device while walking**.
- **Accidents don't have auto-correct.**
- **Distracted driving**- taking your eyes off the road to look at just a phone number **distracts you for 5-8 seconds** = 625 feet (at 65 mph)
- There are now devices you can plug into your car to **block cellular devices** from receiving signals



2. Save money on Insurance Premiums

- Make deals with your children to help on your rates
 - * **Good Student Discounts** - save up to 20% when students keep their grade average over a B or 3.0
 - * Defensive driving courses save up to 10%

Special Tamarack Tip: Along with jamming devices, there are several tracking devices on the market that parents should consider using to check the driving patterns of their children. A few of our companies will also provide the device that could provide discounts to you.



3. What kind of exposure do my children pose that I might need to know?

- **Identity theft** protection and restoration- like sheep to the wolves, they may be naive with their (perhaps your) information.
- **Personal Injury**- Unlike bodily injury, personal injury affects somebody's **reputation**. Because the lives of children nowadays are inextricably linked to social media, they are at risk of saying something that can be **perceived as harmful**. Make sure your insurance policy protects you, and them, from allegations of libel or slander.
- Depending on your situation, it might be prudent to add a layer of liability insurance in the form of a **personal umbrella policy (PUP)**. These policies both extend as well as broaden your coverage.