



Common Insurance Questions for College Families

Does my auto insurance still cover my child if they take a car to college?

In many cases, yes. However, families should notify their insurance provider if a vehicle's primary location changes and review coverage requirements that may vary by state.

What happens if my child borrows a friend's car and is involved in a crash?

Coverage can vary depending on the circumstances and the insurance policies involved. Before students leave for school, parents should understand how coverage may apply when their child drives a vehicle they do not own.

Are my child's belongings covered in a dorm room?

Some homeowners insurance policies may provide limited coverage for belongings kept in a dorm room, but coverage limits may be lower than many families expect. Parents should review their policy and consider whether additional protection is needed.

Do college students need renters insurance?

Renters insurance may provide protection for electronics, furniture, clothing, and other personal belongings. Families should evaluate whether the cost of replacing those items would create a financial burden if they were stolen or damaged.

What insurance discounts are available for college students?

Families should ask about available savings opportunities, including good student discounts and "student away at school" discounts for students attending college without a vehicle.

Does AAA roadside assistance cover students away from home?

AAA memberships follow the member, allowing students to request roadside assistance whether they're driving their own vehicle, borrowing a vehicle, or riding with friends.

When should families review insurance coverage before college?

AAA recommends reviewing policies before move-in day to identify potential coverage gaps, ask questions, and make any necessary adjustments before the school year begins.