



## *Auto and Home*

### **KIDS HEADING OFF TO COLLEGE? WE CAN HELP**

For most teens, leaving home for college marks their first major step into adulthood. As a parent, you've probably already discussed everything with them from dorm décor to that weekly call home. But have you overlooked how this milestone affects your insurance?

PEMCO can help you rest easy. Not only can we save you money (see the discounts below), we can ensure your child stays well-protected in their new driving and living arrangements:

**No car on campus.** Many parents are tempted to drop coverage for kids who won't have a car at school. Their logic: Why pay premium for someone who has no wheels? But the truth is, students often DO drive while away at college. If your child borrows a friend's car, serves as a designated driver, or uses the family car during visits home, you'll want to keep coverage in place.

Maintaining continuous coverage also helps when your child is ready for his or her own policy. And, depending on your coverage selections, your policy provides protection if – heaven forbid – your child is injured while riding with someone else or as a pedestrian or bicyclist.

#### **AUTO INSURANCE SAVINGS FOR YOUR STUDENT**

**Good student discount.**

Shave up to 20% off liability, collision, comprehensive, and PIP premiums for students who average a "B," make the dean's list, or rank in the top 20% of their class.

**Distant student discount.**

Your child qualifies if he or she attends college 75 miles from home and doesn't have a car.

*(continued)*

PEMCO INSURANCE CO.  
PEMCO MUTUAL INSURANCE CO.  
325 EASTLAKE AVENUE EAST  
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO  
(1-800-467-3626)  
[pemco.com](http://pemco.com)



**Car on campus.** Talk with your PEMCO agent to let us know about the change in garaging location. We may be able to reduce your rate if your child is going to school in an area with less traffic congestion. Your child also may be eligible for his or her own PEMCO auto policy. PEMCO now writes stand-alone policies for drivers as young as 19 and, with the exception of the multicar discount, they continue to receive the discounted rates they accumulated on your policy.

**Living at home.** Your homeowners policy covers any belongings (like laptops, musical instruments, or sports equipment) that your child uses on campus the same as belongings he or she keeps at home.

**Living on campus.** Your homeowners policy covers belongings for students living in dormitories or sorority or fraternity houses. The limit is 10% of your policy's personal property coverage (e.g., if you have \$250,000 in coverage, your student would have \$25,000). The only caveat: Your child must have lived at the temporary residence sometime within the past 45 days for coverage to apply (usually only a concern for study-abroad courses).

**Living off campus.** As long as your child still receives mail at your home, comes home during the summer, or considers your home his or her permanent address, your homeowners policy covers belongings the same as if he or she were living on campus. You may want to check with your PEMCO agent to make sure your policy's liability limit is adequate for the type of rental your child will live in. Also, as your son or daughter grows more independent and becomes self-supporting, you'll want to talk with your PEMCO agent or call 1-800-GO-PEMCO to see if it's time for your child to get his or her own Renter policy.