

Parents of new high school grads should consider insurance needs

Special to Pelahatchie News

As students transition from high school to college and move out of the family home, the Mississippi Insurance Department suggests that parents consider how their insurance needs are changing.

“Students living off-campus should consider renters insurance,” said Mississippi Insurance Commissioner Mike Chaney. “If your student will have one or more unrelated roommates, each person in the rental property will need their own individual renter’s policy.”

Whether living on- or off-campus, documenting student’s valuables is important. The insurance department suggests creating an inventory of expensive items like laptops, tablets and phones. An inventory will make filing an insurance claim easier if these items are stolen, lost or damaged, they say.

Students leaving their vehicle at home may qualify for a discount on auto insurance. Those who plan to take their vehicle with them are encouraged to let an agent know, as insurance rates may fluctuate based on the primary location of the vehicle. Parents can also control student auto premiums, in some cases, with “accident forgiveness,” a promise not to raise insurance rates after a first accident.



Students could also qualify for a “good student” discount on auto insurance.

Before leaving home, parents are encouraged to make sure students have a copy of all the insurance cards they will need. Having conversations about in-network and out-of-network health providers and finding a provider close to campus in case they need to see a doctor are suggested.

College students may be more vulnerable to identity theft because of the availability of personal information and the way many students handle this data. Identity theft insurance provides coverages for the cost of reclaiming the parents’ and/or the student’s financial identity, such as the costs of making phone calls, making copies, mailing documents, taking time off from work without pay (lost wages) and hiring an attorney.

Pelahatchie High School receives gift from community partner



Photos special to Pelahatchie News

Jeff Reed (right), with Reed Food Technology, recently surprised Mrs. Mandy Herrington (left) at Pelahatchie High School with a side-by-side refrigerator and two prep tables for her nutrition and wellness lab space. Reed Food Technology has partnered with Herrington the entire school year to provide cooking items and kitchen space needs to help her provide expanded opportunities for learning to her students.


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