



OFF-CAMPUS

By Tim Knisely

August 2014

Do I Need Renter's Insurance?

Unfortunately, this question isn't asked often enough even though it applies to those living both in a campus-owned residence hall or the off-campus apartment. More times than not, the call home to Mom or Dad asks "do I have renter's insurance?" This phone call follows some sort of unexpected event that not only involves a fire. It could be damage to your personal property from a burglary or vandalism. Or, the call is made response to someone being injured in the student's apartment or the student does something that causes significant damage to the property of others.

For example, a student was spending the night at

a friend's apartment and placed a clothes hanger on the sprinkler, breaking the link and causing significant damage to the floors below. He said he wasn't worried because he was covered by his parent's homeowners insurance. That may have been true had he been in his on-campus residence hall.

Another time the students host a large party in their house or apartment overloading the structural elements of the house causing significant damage to the structure and risking a potential catastrophe should a portion of the floors collapse. Can you imagine the liability and costs to not only repair the building, but cover the medical costs should the worst happen?

A student's personal possessions can also be damaged if the fire or flooding occurs elsewhere in the building. Consider a fire in the floor below that causes damage to the possessions of those living above, your student. Chances are the tenant that is responsible for the fire is uninsured, or under-insured leaving you with few resources to recover your student's losses. If the fire is caused by a system in the building (university owned or owned by the landlord) the owner's insurance will not cover the possessions of the tenants in most cases.

Homeowner's insurance policies that parents may provide coverage to students away at college but there are limitations. Many will cover the loss if



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the student lives on-campus, but not if they live off-campus. Some homeowner's policies may also provide liability coverage to the student if an accident would occur. If there is coverage it is important to know the limits of this protection. Either way, it is important for parents to determine what their homeowner's insurance covers in advance.

Renter's insurance is relatively inexpensive with low deductibles. Take the time to ask the right questions and have the right coverage before it is too late and your student has already exceeded the deductible.

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A Letter Home

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from the Boulder FD /

University of Colorado

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Tim Knisely is on the Board of Directors for The Center and the Senior Fire Inspector for the Centre Region Code Administration in State College, PA. In this position he manages the Existing Structures Division that administers the fire and property maintenance code in all existing commercial and residential rental properties, and coordinates the life safety education for the community including off-campus and Greek housing.

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