

INSURANCE TIPS FOR COLLEGE STUDENTS

What an exciting time in your life! You are starting college. You're prepared for those challenging classes, and you have all the supplies you need for a successful year. But wait! You may have missed something very important: Insurance. When we least expect it, bad stuff can happen to us. With insurance, you can protect yourself and your financial future.



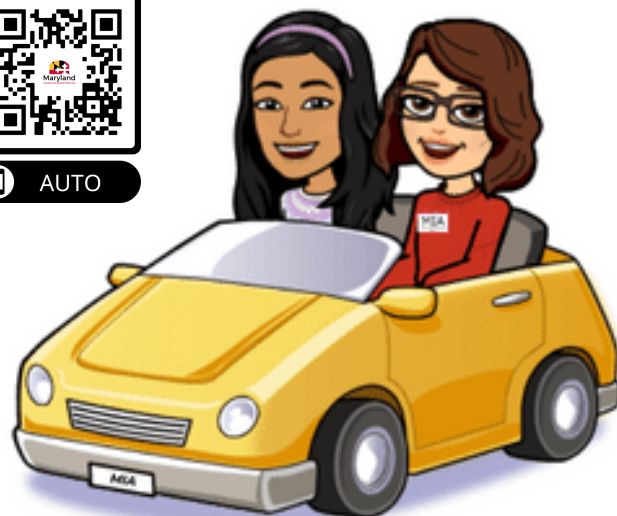
TAKING YOUR CAR TO COLLEGE

Many students drive while attending college. As you know, getting behind that wheel is a huge responsibility with many risks. That's why Maryland law requires you to have coverage on a vehicle before it is even registered. Coverages required by law include liability coverage, uninsured motorist coverage, and personal injury protection; other coverages are optional. For some good information and advice, check out our Guide for Teen and Young Adult Drivers.

To learn more, visit: <https://qrco.de/teenauto>



AUTO



YOUR BELONGINGS

Here's one you may not have considered. When you go away to college, you take a lot of stuff with you. Some of it, like computers and other electronics, is expensive and would be costly to replace. If the unthinkable happens -- maybe a fire or a burglary -- would you be able to replace the items? Renters insurance can cover your belongings, living expenses if you're displaced, and liability if someone is injured in your apartment. Renters insurance is usually very affordable. For more information, read our advisory on Why You Should Consider Renters Insurance.

To learn more, visit or scan the QR code:

<https://qrco.de/renters>



RENTERS



HEALTH INSURANCE

Did you know that parents can keep their kids on a health insurance plan until 26? Check with your parents to see if you're still covered. If not, then you'll need to purchase a plan for yourself. It may be more affordable than you think. You definitely have some options. Your school may sell student plans, which are sold by an insurer who's contracted with college to offer coverage to students. Even if you have access to a student health plan, you can apply for coverage through Maryland Health Connection -- the state's Affordable Care Act marketplace -- instead. There are other options as well.

To learn more, visit [Getting Covered if You're Under 30](#).

Here's the website or scan the QR code:

<https://qrco.de/mhcunder30>

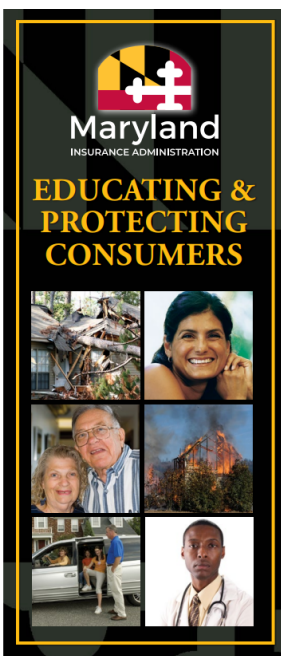
(en Espanol)



26

A parent can keep their child's health insurance plan until the age of 26.

ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

Contact the Maryland Insurance Administration at:

200 St. Paul Place, Suite 2700

Baltimore, Maryland 21202

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>

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