Mink Ink

An Information Service provided by Mink Insurance Ltd.

Packing your kids off to College or University

Dave Mink, C.A.I.B.

Having helped your son or daughter pack up your vehicle with clothes, books, computers, music and whatever else they need to survive at school….let's look at some insurance considerations.

Most home insurance policies will provide an extension for your children's contents that are temporarily away from your home. Not all insurance companies cover the same way and the limit can vary for different insurers, but typically the companies that do give coverage start at around $2,000 limit for the contents.

As this limit varies for different insurance companies it is always wise if you need the extension to cover your child's contents, to call your broker. Also what if you start renting apartments and houses for your children, then you certainly need to discuss these situations.

Health Insurance is an important consideration is if your child is attending school or university out of the province, and you would need to purchase extended health care coverage.

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