

# PROTECTED POSSESSIONS

Although potentially costly, students should consider renter's insurance, which can provide peace of mind in the event of fire, burglary or accident

BY KATY GAGNON  
DAILY EMERALD FREELANCE REPORTER

Last fall, senior journalism major Stacey McFarlane and her housemates held a party to celebrate their roommate's 22nd birthday. They strung decorations across the walls, placed a tapped keg in the kitchen closet and shielded every entryway with "no minors allowed" signs. McFarlane and her

roommates took every precaution to throw a safe college party. By 11 p.m., party-goers filled the first floor and spilled onto the back porch. Everyone was having a great time.

But McFarlane's fun was cut short when she realized her flat-screen computer monitor and her entire CD collection had been stolen during the festivities. The items amounted to nearly a thousand dollars' worth of property,

and because she didn't have insurance, McFarlane is still trying to replace them.

This kind of situation could happen to anyone, as most students do not have their belongings insured. In fact, many students might not know renter's insurance exists.

Education major Emily Bolles, a renter for three years, never considered renter's insurance and was not even sure what the term implied. Many student renters assume their parents' or landlord's insurance will cover them when the unforeseen occurs. The reality is that unless students live in the residence halls where their parents' insurance

will protect their items from theft or damage, student renters are left uninsured.

As a college student on a budget, Bolles said if she was considering renter's insurance, "it would depend on how much it cost."

Renter's insurance is fairly inexpensive. Jim Rodeen of Jim Rodeen Insurance said \$100 per year will cover everything inside a residence, or up to \$25,000 worth of items. This way, for example, tenants will be covered if their house or apartment burns down. While a landlord's insurance will cover the actual building in a fire, students without renter's

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