

Make sure your student child's valuables are adequately insured before moving to campus

Cape Town; 16 January 2019: Your student child will soon be heading back to or starting at their various campuses and like many University and College students, they are walking around with thousands of rands' worth of property on them. While Universities and Colleges try to create awareness to eliminate potential security threats and risks, [personal property theft](#) is one the most common crimes on campuses.

More than likely, they have laptops, cell phones and very expensive textbooks in their possession on a daily basis. "In addition, a number of students have bicycles or their own vehicles – all of which have to be adequately insured," says Marius Neethling, Santam's manager of personal lines underwriting.

Neethling shares some tips on how you can play it safe:

- 1. Triple check your insurance coverage with your intermediary:** Laptops, computers, cell phones and other equipment that are constantly "on the move" and not in a private residence where the student lives temporarily, is typically not covered by the parent's house contents insurance. Neethling explains: "One of the rating factors considered for house contents insurance is determined by the security measures at the house. Any item that is temporarily taken out of a private residence should be specifically insured on an all risks section. Typical items include a cell phones, laptops, bicycles and jewellery".
- 2. Try leave the priciest items at home:** [Research has shown that the top 5 items](#) that are mostly stolen on campus are cash, cell phones, due to being easily resalable, laptops and iPads, even though a laptop is not as easy to steal and hide as a cell phone, it remains high on the list of favourites because of its value and often they're left alone in cafes and libraries. Vehicles and bicycles are left outside of res or student centres and are easily accessible. Jewellery, is mostly stolen from a student's room. "Students should always keep valuables close by even when they are in the library/student centre, they should keep their dorm rooms locked at all times and find a lock for their bicycles if they happen to leave them outside unattended" advises Neethling.

- 3. Get listed as the regular driver:** It is also important to remember that if a student uses a vehicle on a regular basis they must be listed as a regular driver of that vehicle insured on the policy in order to be correctly insured.

To calculate the new replacement value of household items, use an online [inventory calculator](#). “Ensure that you reappraise the items annually and the value changes annually;” concludes Neethling.

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