

# Post Graduation Insurance Checklist

For high school grads heading to college, work, or a new apartment in South Carolina

## Living Away From Home

- ☐ Do you need renters insurance for a dorm or apartment?
- ☐ Does your parents' homeowners policy cover your dorm room?
- ☐ Have you insured high-value items like laptops, tablets, or cameras?
- ☐ Is your bike or e-scooter covered if stolen or damaged?

## Driving & Car Insurance

- ☐ Have you updated your car insurance address?
- ☐ Have you updated your garaging address?
- ☐ Are you driving across state lines or living in a different state for college or work?
- ☐ Do you need a new auto insurance policy or to transfer the vehicle registration?
- ☐ Will you be commuting for work or parking on campus?

## Basic Liability Protection

- ☐ Is liability coverage included in your auto or renters policy?
- ☐ Do you understand how liability protects you financially?

## Health & Wellness

- ☐ Will you stay on a parent's health insurance plan or get your own?
- ☐ Have you checked for student or employer-sponsored options?

## Ask South Carolina Insurance Brokers If You're Unsure

- ☐ "Does this move change my coverage needs?"
- ☐ "What's the best coverage for my budget?"
- ☐ "Am I paying for anything I don't need?"
- ☐ "How do I know if the 'minimum' coverage is enough?"

## Bonus Tip:

Bundle your auto and renters policies with SCIB to save time and money—and get friendly service and support from people who know how to make navigating a world of "firsts" easy.