

# ASUN acts on impeachment

A resolution was passed Wednesday night at the ASUN Senate meeting supporting recommendation of the impeachment of Richard Nixon if investigation by the House Judiciary Committee finds that the President has damaged the integrity of the office.

The ASUN Senate also would encourage the Nebraska delegates in the House of Representatives to vote for impeachment to determine Nixon's guilt or innocence under this

resolution. Copies of this resolution will be sent to the chairmen of the House Judiciary Committee and members of the Nebraska delegation.

A resolution submitted by ASUN Sen. Mark Hoeger proposing an ad hoc committee to provide students with information for the elections in November 1974 also was passed. Membership in all ad hoc committees is open to all students.

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# Parents' insurance often covers student

By Charles Johnson

Insurance sometimes can be a considerable expense for the college student; however, a student should check to see if he is covered under his parents' policies before he buys his own policy, according to one local insurance agent.

"If he is 18 or 19 years old, he probably doesn't need any coverage," he said. "You're included in parents' policies as long as you're a resident of their household, even when you're away at school."

However, when a student gets married, his entire insurance situation can change, said Niles Towle of the State Insurance Dept. He pointed out that married students lose the benefits that they might have had under their parents' fire and medical insurance policies.

The basic types of insurance a student needs to consider are fire, health, automobile and for married students, life.

Fire insurance includes property losses due to theft, fire and other perils as well as personal liability. According to the agent, if a student's parents have a homeowner's policy, he probably doesn't need any coverage.

He said there are some problems involved in determining whether students are residents of their parents' homes so they will qualify for benefits. "If a student has any question as to whether his father's homeowner's policy will cover his possessions at school, he should get in writing from his agent that his personal belongings will have the benefits of his policy at home," he said.

In the absence of a parent's policy, he suggested students buy a tenant's-homeowner's policy.

Called a renter package policy by the local agent, it offers a minimum of \$4,000 coverage. For students in an apartment, he estimated premium cost at between \$24 and \$30 per person annually.

Towle recommended buying a mysterious disappearance rider, which states that proof of theft is not necessary for receiving a claim. A person with expensive jewelry also should buy a personal article floater, he added.

According to Nebraska law, car owners must carry personal and property liability insurance on their vehicles. It stipulates \$20,000 coverage for personal liability, not to exceed \$10,000 for any one person, and \$5,000 for property damages.

For students to obtain this basic coverage, they should see their parents company, said the local agent. "It is nearly impossible for students to get standard rates other than through their parents' company," he said.

"Basically, a student only needs to meet the law for his liability," the agent said. In addition, he recommended including comprehensive, collision and uninsured motorists coverage in one's policy.

Comprehensive coverage covers damage due to fire, wind, theft and glass damage. Collision pays for damage "to your own car due to your negligence," said Towle. Both are usually purchased in deductible policies. Uninsured motorists coverage protects against bodily injuries caused by uninsured drivers.

Towle said the State Insurance Dept. would be glad to assist students having trouble buying auto insurance. A private market is available for students who desire insurance and can't obtain it through their parents' companies, he said.

For a student under 23 who is accident and ticket free, Towle estimated premium costs for his recommended package at \$350 annually.

Married students have less difficulty in obtaining coverage, according to the agent. He noted that insurance costs were less for married students.

According to Towle, one can save money on insurance by buying a car with an engine of less than 350 cubic inches, driving an older car and, most important, having a good driving record. Some companies offer discounts to good students, drivers of compact cars, nonsmokers and nondrinkers, he added.

Both Towle and the agent recommended UNL's Student Health Coverage for students not covered by their parents' policies.

Student Health Coverage provides low cost comprehensive health care for UNL students carrying four or more semester hours. Policies are available for single students, students and spouses (including maternity), students and family and accidental death.

Again, they advised students to make sure they weren't covered by their parents' policy before buying their own. Most policies cover children through the age of 21 and many through age 23, said the local agent.

"Personally, the University program is pretty good coverage at a pretty good price," he said.

"In the absence of parents' coverage, I recommend the Student Health policy because it's geared to what can be taken care of by Student Health," Towle said.

"The average unmarried student doesn't need life insurance," said Ronald Elmshauser of the State Insurance Dept. He recommended that married students purchase either a short term or a small permanent policy, with options to buy more later.

He advised everyone to stay away from specialty policies which allow students to borrow their first premium, and to shop around for the best price.

He said a 20-year-old student could be insured for \$10,000 on a short-term policy at a cost of about \$50 a year.

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