

# TAKE ACTION NOW!



WEDDING

## 10 INSURANCE-SMART THINGS TO DO BEFORE GETTING MARRIED

- ❑ Before combining auto policies, have a frank conversation about your individual driving records. If combining policies doesn't make mathematical sense, look into named-driver exclusions. However, be very careful about accepting a named-driver exclusion, as it voids coverage if that person drives the car.
- ❑ Renters, take the time to update your [renter's insurance](#) limits to cover your soon-to-be spouse's personal items. If you don't have renter's insurance, now is a great time to educate yourself and consider purchasing it.
- ❑ Buying your first home together? Carefully consider location, construction type and square footage as these likely will impact homeowners insurance premiums.
- ❑ If you're considering a fixer-upper as your first home, note that a renovation investment can change the property's replacement value and your insurance needs. Before you buy, think about what the structure will offer today ... and tomorrow.
- ❑ Create a home inventory to prepare yourself for unexpected disasters. The NAIC's [MyHome Scr.APP.book app](#) helps you catalog your belongings room by room using your mobile device. Available for [Android®](#) and [iPhone®](#).
- ❑ Consider more than just the lowest premium when deciding whose health insurance plan to keep. Review provisions related to [deductibles](#), [co-pays](#) and [coinsurance](#). Pay particular attention to what is NOT covered.
- ❑ Most group insurance providers view marriage as a qualifying major event allowing you to make related policy changes outside the approved [open enrollment](#) period. To avoid coverage gaps, report your change in family status promptly after.
- ❑ Now that "I" means "we", revisit life insurance coverage assumptions. Include future income potential, the cost of raising kids and outstanding mortgage payments in your calculation.
- ❑ Proactively contact your HR department or individual life insurance provider to name your spouse and/or stepchildren as [beneficiaries](#). Beneficiary changes don't happen automatically.
- ❑ Revisit all existing insurance policies to see if you qualify for better rates. Many insurers consider married couples lower risk, which may result in lower premiums.



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**LIFE IS UNPREDICTABLE. GET READY.**

*Need Help? Contact Your State Insurance Department*