Congratulations, lovers! You survived the big day. Now, can you survive the rest of the adventure? Follow the path to get smart together about auto, home, health, and the insurance. You’ll be that much closer to insure happiness ever after.

Auto

FACT
63% of couples age 18-24 said they talked about combining auto policies before moving. But only 30% cited "my spouse is a strong woman" as an important reason to have before marriage.

TIPS
In love with a speed demon? If you combine coverage, that tendency could have a big impact on your auto insurance premiums. Educate yourself about non-driver exclusion clauses to keep your partner’s history from burning up your rates.

Sharing greenery too? Put that on your checklist before you tie the knot. The veins likely change when you go from passenger to driver of your new romance, however, small, look for the new "A" on your car. Available for Android and iPhone.

Home

FACT
24% of married millennials purchased their first home together before they were married, compared to 24% of couples ages 40 and older.

TIPS
Location, location, location. Your address, construction type and square footage likely will impact your homeowners’ insurance premiums. Consider this when deciding on where to hang your hat.

Looking to upgrade? A renovation investment of $5,000 or more can change a home’s replacement value and your insurance needs. As you research coverage for your first home together, think about how much the structure actually costs and insurance.

Wear your stuff! Download NAC’s Marriage Self-Check tool to avoid covering your belongings. Available for Android and iPhone.

Health

FACT
84% of engaged and married couples age 25-24 said it was important or extremely important to share details about pre-existing health conditions before marriage. But before the big day, less than 73% addressed the top of what your health insurance says.

TIPS
Which plan wins? Consider more than just lowest premium when deciding on which health insurance plan to keep. Avoid short-term decisions that result in long-term consequences by reviewing premiums related to deductibles, copays and coinsurance — and whether what’s not covered by the plan.

Open to changes. Most group insurance providers consider marriage a qualifying major event, so you can make needed policy changes outside the approved open-enrollment period.

Life

FACT
73% of newly married couples acknowledged the importance of sharing prenuptial beneficiary designations. But more than 47% never got around to discussing the need for more life insurance before saying “I do.”

TIPS
Covered? To determine how much life insurance coverage is sufficient now that ‘T means ‘we,” consider future income potential, the cost of raising kids and outstanding mortgage payments. Respect your age. Talk with your HR department or individual life insurance provider to name your spouse as a beneficiary. The change doesn’t happen automatically.

Take an interactive trip toward happy ever after.
PLAY THE "I DO ADVENTURES!"

For more tips and resources for newlyweds, visit Insure4LifeOnline.org.