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**FOR IMMEDIATE RELEASE**

**Insurance Advice for Engaged Couples and the Newly Married**

*Consider the following before walking down the aisle.*

MADISON, Wisconsin (July 19, 2006) – Engaged couples spend the months leading up to their wedding planning their special day. But many forget to look further ahead and insure their future.

“Add ‘review insurance coverage’ to your to-do list when you are planning your wedding,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “Couples should review their current insurance policies to make sure that they and their possessions are adequately covered.”

Typically, your property is automatically covered under a homeowner’s policy. If you are renting an apartment, renters insurance should provide similar coverage for your possessions and offer liability protection. However, there are valuables that are unique to married couples: engagement and wedding rings. A standard homeowners policy might not provide sufficient protection for expensive jewelry and even if it does, the dollar limit for theft or loss is typically low.

Von Haden says, “Talk to your professional independent agent about buying additional coverage for jewelry or any other possessions requiring special coverage. You’d never recover the sentimental value of the original ring, but you will have some piece of mind knowing you are

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covered in case something ever happens to it.”

Auto insurance is an area where married couples can save some money. Some insurance companies will discount auto rates simply because you get married. Others offer multiple driver and multiple vehicle discounts. Discuss your options with your professional independent agent.

Health insurance is another area where couples can usually save. Typically, you will receive a better rate/coverage with a family plan versus two individual plans. Review both plans and determine which is the best fit. Consider monthly premiums, deductibles, co-payments, the cost of prescription drugs and the doctors and hospitals that participate in each plan. If one is uninsured, the other can be added to the other’s policy.

“The topic of life insurance can put a damper on the excitement of the wedding plans but it is a serious topic that should be discussed before a couple walks down the aisle,” says Von Haden. “Life insurance can protect family members from losing income, missing payments, and will help make sure that either spouse would be financially sound if the other should die. If either of you already carry life insurance, review your policy and if you chose, add your new spouse as the beneficiary. This is especially important if you have bought a house together or are considering having children.”

For more information or to locate a PIA member near you, look for the PIA logo or go to [www.PIAW.org](http://www.PIAW.org).

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