

YOUR INSURANCE

Helpful Hints From The Experts

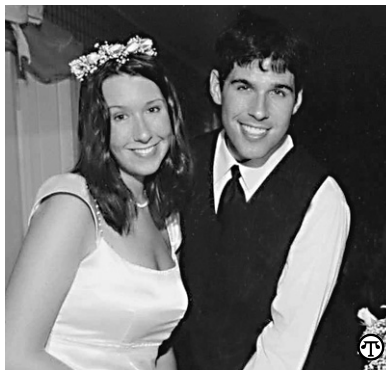
The Marriage Checklist: Insurance Tips Every New Couple Should Know

(NAPSA)—Amidst the hustle and bustle of returning wedding gifts and writing thank-you notes, many couples overlook important insurance planning that will protect the future security of their new family. Once the honeymoon ends and married life begins, couples should consider getting an “insurance checkup” to gauge the impact marriage may have on lifestyle and financial situations. Individual insurance policies may no longer meet the dynamic needs of a couple or new family, especially if children are involved.

Here are some basic insurance tips to get your marriage off to a secure start:

✓ **Life—Find out what it really takes to protect your loved ones when you are gone.** Although couples often recite the vow, “Until death do us part,” no one likes to think about what life would be like without their spouse. What would happen to your spouse if you were to die? It’s not a pleasant question to ponder, but one that should be addressed before or just after the wedding. Deciding on whether life insurance is a good choice depends on your circumstances—whether you have children or other dependents, what you own, even your attitudes about debt. It is important to evaluate the current cost of insurance versus the benefits received. For younger newlyweds, the cost for life insurance will be relatively low, especially if both are in good health. And if you already have an existing life insurance policy, remember to update your beneficiary.

✓ **Homeowners—Stay shel-**



tered—Protecting your most significant investment. Many newlyweds are also new homeowners. Because a home is usually the largest purchase a couple will ever make, it is vital that a couple research and understand the appropriate policy for their individual situation. There are two basic parts of any homeowners policy: a property section and a liability section. The property section covers damage to the home and personal belongings. The liability section covers expenses like medical, legal, and court-awarded money that might arise out of a lawsuit if a non-family member has an accident or is injured on the property.

✓ **Renters—Renters Beware: Who is protecting your personal belongings?** Many people mistakenly believe that if they don’t own a home they don’t need insurance. Renters insurance, which has become increasingly popular in recent years, covers personal belongings and liability. Both of these coverages are most likely not covered on your landlord’s policy, which generally only covers damage to the actual struc-

ture of the building you live in.

✓ **Auto—Consolidate and inquire about discounts.** Check with your insurance agent to learn about the benefits of canceling your individual auto insurance coverage, and obtaining one policy that covers both of you. This may result in several discounts, including a lower multi-car rate.

✓ **Disability—Like your lifestyle? Maintain your living standards if the unexpected occurs.** Generally, disability income insurance provides you with income if health problems prevent you from being able to work. If as partners you need both incomes to maintain your current lifestyle and financial health, disability income insurance can be a smart choice. In order to prevent duplicate coverage, be sure to ask your employer if you are covered by the employer-sponsored group disability insurance.

When shopping for insurance, consumers will want to choose a sales professional who is knowledgeable about the best ways to protect their investments. To contact a Countrywide Insurance Services agent for more information about Countrywide’s insurance products, consumers can visit the company’s Web site at www.cwinsurance.com or call 800-669-6656.

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