

Divorce and insurance: 6 things to consider.



After a divorce, insurance is likely the last thing on your mind. But when you're ready, there are a few important steps to take to protect yourself, your family, and your assets. Need help navigating your divorce and insurance questions? Read these tips.

1. **Separate your auto insurance policies.** If your vehicles will be parked at different addresses, they should be listed on different [car insurance policies](#).
2. **Determine who will cover your young drivers.** If you and your spouse have [kids who can drive](#), decide whose policy they'll be placed on. Normally, whoever has custody will list them on their policy at their residential address. But if you have joint custody, consider where their cars will be kept most often.
3. **If you move, insure your new residence.** Whether you [relocate to a home, condo](#), or apartment, make sure it has the coverage you need. Then, make sure your name is removed from the existing home insurance policy.
4. **If you stay at home, make sure your homeowners insurance is in your name.** If your spouse no longer lives at your address, remove their name from the insurance policy.
5. **Update your life insurance beneficiary.** After a divorce, you'll likely want to leave your life insurance benefit to someone else, like a child or parent. Consider who would struggle to face the future without your financial support and update your policy accordingly.
6. **Revisit your estate plan.** If you have a will or a trust, there may be changes you wish to make. Work with an expert to talk through these changes and make timely updates.

Navigating divorce and insurance is made easier with the right support. Talk to a [local, independent agent](#) for expert guidance and expertise today.

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