



## Congratulations on your engagement!

It's that time of year where marriage proposals are extended, and, hopefully, accepted. Now that the hard part is over, your minds are probably racing with dozens of wedding logistics: the date, venue, wedding party, photographer, florist, caterer... the list can seem endless.

There is one little logistical factor, however, that often gets overlooked in all of the excitement of the coming day - you guessed it, insuring the ring! We hate to dampen the mood, but we just can't stand to see a brokenhearted bride-to-be whose engagement ring went missing...and it was not properly insured.

Manytimes, the groom-to-be assumes that he should obtain insurance for the ring as he was the one to purchase it - however, it is the person who owns the ring who is the one who must obtain insurance for it. So, once the proposal is accepted and the ring is in its rightful place, it falls to the bride-to-be to insure it.

Now that we've established *who* should take responsibility for insurance, the question is *where* should the engagement ring be covered? Homeowner's policy? Renter's policy? Well, it depends on the living situation.

If the future bride already owns a home, she likely has standard coverage for jewelry and other valuables. However, there are special limits of liability for certain items, meaning the insurer will not pay more than the amount specified in the policy. Therefore, it is a good idea for her to schedule the ring on her policy.

If she lives with her parents or fiancé or friends, the ring should be scheduled on the appropriate homeowner's or renter's policy.

As you can see, it can be a bit tricky to figure out exactly how and where to schedule coverage for the ring. To make sure it is covered correctly, the best thing to do is to check with your independent insurance agent.

We would be happy to review your existing homeowner's or renter's policy and make any necessary recommendations to help you protect your investment. Please click on "Contact Us" below to provide your contact information and we'll get back to you right away!

You can also check out our website to find out more about us, or get a free quote by clicking on the links below.

(Oh, and when it comes to all of those other logistics we mentioned...we might suggest a wedding planner to help ease the burden and resulting stress.)

Once again, Congratulations!



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