Next Steps

Re-evaluating your insurance during and after a divorce.

The Hartford

Life is full of changes. The Hartford can help make sure you're protected along the way.

Now is the time to ensure you have the right coverage for you

Going through a divorce is challenging at any age, whether you were married for three years or thirty. It's an emotional and stressful time that impacts many aspects of your life—family, home, social circles, and finances.

Navigating change

As you go through this transition, it's crucial to address financial matters early. From managing bank accounts and credit cards, to handling insurance and retirement planning, being prepared and well-protected is essential.

The Hartford is here to help you manage your insurance policies. We can assist you in evaluating your coverage options, finding the right policy features for your new lifestyle, and getting the best value for your money. You've already discussed your initial insurance questions with an Insurance Representative, and we're happy to provide additional information to make your decisions and policy adjustments as easy as possible.

How to reach The Hartford

To manage your policy at The Hartford's 24-hour online service center, visit **www.thehartford.com/myaccount** and log in to your account. If you're not registered, it's easy. Once you're enrolled, you can make secure payments, view your policy, submit and track claims, and more.

You can also contact The Hartford's Customer Service using the phone number listed on your policy documents.

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How to adjust your auto insurance to fit your life.

Simple things you can do to save money...and avoid hassles

After a divorce, it makes sense to have your own auto insurance policy to stay in control of your coverage and payments. Here are some tips to keep The Hartford informed and ensure you have the right coverage:

- **Update Your Address:** Inform us if you move to a separate residence during the divorce process. We can help with separate policies if needed.
- **Separate Auto Insurance:** Once the divorce is final, remove your spouse from your policy to protect yourself from liability.
- **Change Vehicle Ownership:** Notify us about any changes in vehicle ownership or registration. Remove vehicles your former spouse now owns solely and update your address if you moved.
- **Update Vehicle Usage:** Let us know if fewer people will be driving your car or if the type and amount of driving will change, as this can affect your premium.
- **Review Payment Options:** If your spouse handled bill payments or if you want to change how you pay, revisit the payment options The Hartford offers to find the best choice for you.

Reviewing your auto insurance during this transition will help you save money and start your new life with ease.

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The more you know about your policy, the better.

Compare features to help identify the right choice.

While price is important, The Hartford stands out by providing the best overall value. You can enjoy a package of features that go beyond what most insurance companies offer. Keep in mind that the availability of these features and benefits will vary by state and the type of policy plan you purchase.

Get to know your policy's features and benefits

- **First Accident Forgiveness†**
  - We understand every driver makes mistakes. Your first at-fault accident will be forgiven as long as all drivers on your policy are free of accidents and major violations for the last five years with The Hartford.
- **New Car Replacement†**
  - If you total your new car, we'll replace it with a new vehicle of the same make, model and equipment with no deduction for depreciation. *(Limitations apply.)*
- **Disappearing Deductible†**
  - With this optional benefit, your deductible will be reduced for every year you and all drivers on your policy are claim-free *(in most states until it reaches zero)*.
- **The Hartford RecoverCare Advantage®§**
  - If you're injured in an auto accident and need help at home, your coverage provides money to help pay for everyday services, such as housekeeping, yard work or even dog walking.

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All about auto insurance coverage.

Understanding your options and how they can help you.

As a general reference to help you understand your policy, below are brief explanations of the most common types of auto insurance coverages.

Auto insurance terms and coverages

- **Bodily Injury Liability -** Protects you against financial loss when you're held legally responsible for an automobile accident causing injury or death to someone else.
- **Property Damage Liability -** Covers you against financial loss if you're found liable for damage to other people's property (e.g. light poles, fences, another vehicle, etc.) caused by your auto.
- **Uninsured Motorist Bodily Injury -** Pays for bodily injury or death expenses for you and any passengers in your vehicle, up to your policy limits, if you're struck by an uninsured driver or a "hit-and-run" driver that you cannot identify.
- **Uninsured Motorist Property Damage -** Pays for damage to your vehicle when it is struck by an uninsured driver, a hit-and-run driver, or an insured driver whose coverage is not sufficient to pay the amount of your property damage loss.
- **Underinsured Motorists -** Pays benefits for the bodily injury or death of you and your passengers after an accident caused by a driver who does not have enough insurance to cover the losses that result from the accident.
- **Personal Injury Protection -** Pays benefits for the cost of personal injuries resulting from an automobile accident regardless of who was at fault. *(Availability may vary by state.)*
- **Medical Payments -** Pays reasonable and necessary medical expenses (up to the selected limits), directly resulting from an auto accident.
- **Collision -** Pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, for losses caused by collision.
- **Comprehensive -** Also known as Other Than Collision coverage, this pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, caused by events not covered by collision coverage, such as fire, theft, glass breakage, riot, windstorm and hail.
- **Glass Coverage -** Pays the amount of a covered glass loss with no deductible. *(Availability may vary by state.)*
- **Towing & Labor -** Pays up to the selected limit for towing of your covered vehicle when it is inoperable, whether or not there is an accident involved.
- **Rental Reimbursement -** Pays the cost of the rental car (up to your policy limits), if your car becomes inoperable due to a covered loss and you need to rent a substitute.

Keep in mind that certain coverages can vary by state. This list is not a substitute for the terms and conditions of your current policy, so please refer to your policy for specific details.

No matter where you decide to make your home, make sure it's protected.

Tips for keeping up with your homeowners insurance

Divorce can bring changes to your living situation. Whether you're staying in the same home or moving, it's crucial to ensure your insurance coverage fits your new circumstances.

- [ ] **Staying where you are?**
  - It's still important to check your homeowners or renters insurance to make sure you have enough coverage. If your former spouse has moved out, you may have fewer personal possessions to insure. Or maybe you'll be buying some new big-ticket items, like a TV or appliance.
- [ ] **Buying a new house or condo?**
  - Get great coverage and an extra discount when you insure your home and vehicles together with The Hartford.
- [ ] **Renting instead of buying?**
  - Renters insurance can protect your personal property. You may need to increase coverage to include your spouse's belongings.
- [ ] **Remodeling your home?**
  - Re-evaluate your coverage after the project to match your home's current value.

These tips can help you stay protected and ensure your insurance meets your new needs.

Bundle & save!

Receive **up to a 20% discount** on your homeowners or renters insurance and up to 5% on your auto insurance when you insure both with The Hartford.

Homeowners insurance from The Hartford

Coverage from a name you can trust.

Choosing the right provider is an important decision. With The Hartford, you can get great coverage at a great rate, including these valuable features:

Home insurance coverages

- **Extended Replacement Cost Coverage -** When you choose this benefit and insure your home for 100% of its replacement cost, you're assured that if something happens to your home, The Hartford will pay the full cost to rebuild it, even if it costs up to 150% of the applicable limits of your homeowners insurance policy.
- **"New For Old" Protection of Your Possessions -** Choose this optional coverage and The Hartford will pay the actual cost to replace your possessions, regardless of age or condition, with brand new items of equal quality.
- **ProtectorPLUS Homeowners Deductible Forgiveness -** Up to $5,000 of your homeowners insurance deductible will be waived if you experience a qualifying loss. *This coverage does not apply to special deductibles such as hurricane, earthquake, coal mine subsidence, special wind/hail or optional special theft deductibles.*
- **Equipment Protection Advantage -** This optional coverage, also known as Equipment Breakdown, pays to repair or replace appliances, electronics or systems in your home that are subject to mechanical or electrical breakdown.
- **Easy Living Upgrade: Universal Design -** When you have a covered loss, this optional coverage (also called "Replacement Plus") will pay the increased cost to upgrade, rebuild or repair your kitchen or bathroom with Universal Design elements. This provides an opportunity to improve the functionality of your home, rather than just repair what was damaged.

Availability of features and benefits may vary by state and by the policy plan you purchase.

Now is the time to create a home inventory

What is a home inventory?

A home inventory is a record of your home's contents, from furniture and electronics to clothing and dishes. It can be a written list, annotated photos, or a video.

Why is it important?

A home inventory is crucial for preparing a complete statement of your losses if a disaster strikes and damages your possessions.

How can it help you?

An up-to-date home inventory helps process insurance claims more easily and get your life back on track faster. It also assists your insurance company in determining the proper compensation for your losses.

Keeping a record today can save you hassles tomorrow

Creating a home inventory doesn't have to be time consuming. The more detail you capture, the better. Here's a simple approach using a video camera or smartphone:

Go room by room, recording your possessions.

- [ ] Narrate as you go, describing items (e.g., brand name, type, screen size of a TV).
- [ ] Open drawers, cabinets, and jewelry boxes to capture hidden items.
- [ ] Include items in the basement, attic, garage, and outdoor areas like patio furniture and shed equipment.
- [ ] Update your inventory periodically, especially after acquiring new, valuable items.
- [ ] Store your inventory in a safe place, like a fireproof box, and consider sending a copy to a trusted family member, friend, or advisor.

The Hartford is here for you whenever you need us.

Thank you for choosing The Hartford. We know you have many options when it comes to insuring your cars and your home, so we truly appreciate your business.

As your life changes, so do your insurance needs. And rest assured, you can count on The Hartford to grow with you and provide protection that's reliable and affordable.

From auto and homeowners to home-based business insurance to specialty insurance for things like RVs, golf carts, snowmobiles and more, The Hartford can help.

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†Terms and conditions apply. **Accident Forgiveness and Disappearing Deductible are not available to CA policyholders.**

§ Availability of RecoverCare benefit and benefit levels vary by state.

Automobile/Homeowners discount is available only to policyholders who have both their auto and home (or condo or renters) insurance through the AARP Auto & Home Insurance programs from The Hartford. The homeowners product is not available in all areas, including the state of Florida.

Extended Replacement Cost Coverage is optional coverage and may not be available in all states.

Summaries of coverages and policy features are for informational purposes only. In the event of loss, the actual terms and conditions set forth in your policy will determine your coverage. Specific features, credits and discounts may vary and may not be available in all states in accordance with state filings and applicable law. Applicants are individually underwritten and some may not qualify.

The following additional information applies to policyholders insured through the AARP Automobile & Homeowners Insurance program from The Hartford.[1]

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for program eligibility in most states.

The AARP Auto Insurance program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MA, by Trumbull Insurance Company; and in PA, by Nutmeg Insurance Company and Twin City Fire Insurance Company. The AARP Home Insurance program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA by Property and Casualty Insurance Company of Hartford; in WA, by Trumbull Insurance Company; in MA, by Trumbull Insurance Company, Sentinel Insurance Company, Hartford Insurance Company of the Midwest, and Hartford Accident and Indemnity Company; and in PA, by Nutmeg Insurance Company. The Hartford does not write new Home business in all areas, including the states of CA and FL. Savings, benefits and coverages may vary and some applicants may not qualify. The program is currently unavailable in Canada and U.S. Territories or possessions.

[1] In Texas, the Auto program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company. In Texas, the Home program is underwritten by Hartford Insurance Company of the Southeast.

The following additional information applies to policyholders insured by The Hartford through an independent agent:

Auto coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In AZ, the Auto program is underwritten by Twin City Fire Insurance Company; in CA, by Hartford Casualty Insurance Company; in MN, by Trumbull Insurance Company; in PA, by Hartford Underwriters Insurance Company; and in WA, by Hartford Accident & Indemnity Company. Auto program not available in all states, territories and possessions. Home coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In AZ and WA, the Home program is underwritten by Hartford Accident & Indemnity Company; in CA, by Sentinel Insurance Company; in MN, by Hartford Insurance Company of the Midwest; and in PA, by Trumbull Insurance Company. Home program not available in all areas, including the states of CA and FL.

In Texas, the Auto program is underwritten by Sentinel Insurance Company and the Home program is underwritten by Hartford Accident & Indemnity Company.