

The "Just Married" insurance policy guide from The Hartford emphasizes the need for newlyweds to evaluate and potentially consolidate their insurance policies to ensure adequate coverage and maximize value. It encourages couples to assess their insurance needs, particularly highlighting the benefits of combining auto insurance, which can lead to savings through multi-car discounts and the convenience of managing a single policy. Key features of the auto insurance include First Accident Forgiveness, New Car Replacement, and a Disappearing Deductible, enhancing the overall value of the policy. The guide details various types of auto insurance coverages, such as Bodily Injury Liability, Property Damage Liability, and Uninsured Motorist coverage, while also addressing homeowners insurance. Couples are advised to ensure their homeowners coverage aligns with their new living arrangements, whether they are buying a new home or renting, and are informed about discounts available for bundling auto and homeowners insurance. Valuable features for homeowners include Extended Replacement Cost Coverage and "New For Old" Protection for possessions.

The guide stresses the importance of maintaining a home inventory to facilitate insurance claims in the event of loss, encouraging couples to document their possessions thoroughly and store this record securely. The Hartford reassures policyholders of its commitment to adapting coverage as life changes, offering a range of insurance options, including auto, homeowners, and specialty insurance. It concludes with a reminder that specific terms, conditions, and availability of features may vary by state, urging policyholders to refer to their individual policies for detailed coverage information. The Home program in Texas is underwritten by Hartford Insurance Company of the Southeast, while auto coverage is provided by Hartford Fire Insurance Co. and its affiliates, with different underwriters depending on the state. Notably, the auto program is not available in all states, territories, and possessions. For home coverage, Hartford Fire Insurance Co. and its affiliates also provide coverage, with specific underwriters for different states. The home program is not available in all areas, including California and Florida. In Texas, the auto program is underwritten by Sentinel Insurance Company, and the home program is underwritten by Hartford Accident &

Indemnity Company. All information is accurate as of February 2025.