



Insurance Checklist for Divorce

Protect yourself and your future. Use this checklist to stay on top of your insurance needs during a divorce.

Homeowners Insurance

- Decide who will keep the home or if it will be sold.
- Update homeowners policy to reflect the correct owner and resident.
- Notify your insurer early about changes in living arrangements.
- Remove ex-spouse from the policy after transfer of ownership.
- Obtain a new renters or homeowners policy if moving out.
- Take inventory of belongings and update coverage accordingly.
- Maintain continuous coverage (don't cancel too soon).
- Consult your attorney and agent about legal requirements.

Auto Insurance

- Determine who will keep each vehicle.
- Transfer titles and registrations at the DMV.
- Each spouse needs their own auto insurance policy.
- Remove ex-spouse from auto policies after separation.
- Update address and marital status with your insurer.
- Coordinate start/end dates to avoid gaps in coverage.
- Review premiums and ask about new discounts.
- Discuss teen drivers and shared children's coverage with your agent.

Life Insurance

- Review all existing life insurance policies and beneficiaries.
- Check divorce decree for any life insurance requirements.
- Update beneficiaries as soon as legally allowed.
- Reevaluate coverage needs for your new situation.
- Clarify policy ownership and who pays premiums.
- Update related estate and financial documents.

For personalized help, contact Hutsenpiller Insurance | hutsenpillerinsurance.com