



## Valentine's Day Break Ups—Insurance After Divorce

February 4, 2021

*Survey shows percentage of those suffering Valentine let-downs, finds women caught cheating more often than men, and more*

**Foster City, CA – February 4, 2021.** [Insurance.com](https://www.insurance.com) the leading online resource for health, auto, home and life insurance for more than 20 years, recently surveyed 2,000 individuals to determine how frequently Valentine's Day disasters occur. The good news: most (83%) report escaping relationship drama around the holiday. But, for those who endure heartache, finding highlights include:

- 27% broke up with someone
- 20% had a serious argument
- 65% of men caught partner cheating (vs. 35% of women discovering an unfaithful partner)
- 52% of men initiate break-ups (vs. 48% of women calling it quits)

The complete survey results are available: [5 heartbreaking scenarios—insurance after divorce](#)

"It's understandable that insurance may not be top of mind when going through a stressful break up or divorce," acknowledges Michelle Megna, editorial director for Insurance. "But failing to assess life, homeowners, auto and home insurance can be costly. Our guide makes it easy for people to understand where they may be exposed to financial risks so they can efficiently make any necessary insurance coverage changes."

### Insurance checklist during divorce

**Life insurance:** Consider changing the beneficiary or setting up a life insurance trust for the benefit of any children.

**Home insurance:** Ensure the correct name is on the policy and/or secure [renters insurance](#) if moving out of a shared home. The guide explains what to do if homeowners are underwater on their mortgage and/or leaving a home unoccupied.

**Auto insurance:** It is possible to stay on the same auto insurance policy until car ownership is determined. But, assess your estranged spouse's driving habits, speeding tickets and/or accidents. It may be more cost-effective to separate your auto coverage before finalizing a divorce.

**Health insurance:** If an individual wants to remain on a former spouse's health plan after divorce, it may be possible to obtain COBRA coverage for up to 36 months. COBRA is generally a high-cost option and it may be more cost effective to purchase an individual [high-deductible health plan](#).

The report includes an interactive map showing divorce and marriage rates by state along with their differences from national averages.

Megna is available to elaborate on break-up survey findings and answer questions about how people can best assess any insurance coverage changes that may be important in the wake of divorce.

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