



## Is your relationship protected?

Can you hear it? The sound of chocolates, roses and PDA approaching. Valentine's day is round the corner. It might not be the most romantic thing to do but now is a great time to make sure your policies are keeping you and your loved one protected. Your relationship might be ready for the next step but is your insurance?

### Moving on up, moving on in

The season of love may have you considering taking the next step and living with your other half. As well as organising who gets which drawer and planning your IKEA trip, sorting out your insurance should be on the to-do list.

Firstly, make sure your contents insurance policy is still suitable. For example, if you have a single item limit of £1,000 (meaning the policy will pay out max £1,000 for one item), double check your partner doesn't have a £5,000 item that wouldn't be covered.

Secondly, you have probably

chosen your new home based on your combined income. Whether you are renting or paying a mortgage, you should consider how you will continue paying your bills if one of you can't work for a while. Income protection and critical illness cover are policies that can help pay your monthly costs if you are too ill to work. Ask your adviser for more information about how these policies can help you.

### Popping the question

If the time has come for you to do as Beyoncé says and put a ring on it, there are a couple of things you should also factor into your proposal planning. Mainly, make

sure that the gorgeous engagement ring (or the increasingly popular alternative, engagement watch) is protected. Like we said before, check your contents insurance has a high enough single article limit to cover that all-important bling. You will probably also want to make sure your current policy covers items away from home – we're guessing your loved one will want to wear their new accessory out and about.

### Growing your family

Adding to your family is an exciting step in a relationship, but before you get swept away on the whirlwind of buying clothes and decorating bedrooms, you may want to tick off protecting your new arrival.

Life insurance is a protection policy that can help make sure your family are looked after if you are no longer around to do so. These policies can be set up to leave money behind to pay for things like a mortgage, childcare or day-to-day costs so that your family can take time to grieve.



**If you'd like to discuss the options available to you, contact your adviser today.**

*Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance and other products designed to protect you against loss of income.*