

HOME MATTERS



Updating Your Address When You Move

Although it can be an exciting experience, moving to a new home also comes with a wide range of tedious tasks and responsibilities. And while most individuals are prepared to pack and unpack boxes, many forget just how many places need their updated contact information. After all, it's not just family and friends who need to know your new address. Keep reading to learn who to notify when you move.

- **Government offices and agencies**—First, it's important to notify all applicable local, state and federal agencies of your new address. This includes the U.S. Postal Service, the Department of Motor Vehicles, the IRS and any government assistance programs (e.g., Social Security, Medicaid and Medicare). Don't forget to update your voter registration, too.
- **Financial institutions and advisors**—Next, it's crucial to inform financial institutions and advisors of your new address. This includes credit card companies and retail credit accounts, loan issuers, pension and 401k administrators, accountants and tax specialists, banks and investment advisors—including your trusted broker. Make sure you order new checks that list your updated address as well.
- **Care providers, organizations and clubs**—You will also need to notify all of your care providers (e.g., doctor, dentist, veterinarian and child care) of your new address. In addition, be sure to inform any organizations or clubs that you or your family are a part of—including your employer(s), your children's school(s), membership organizations and social clubs.
- **Utility providers**—To avoid paying for utilities at your past residence and set up proper services at your new home, it's vital to inform all utility providers (e.g., gas, electricity, water, garbage, phone, television and internet) of your move. From there, you can have services shut off or removed at your previous residence, and schedule installation or service transfer appointments for your new home.
- **Subscription and residential services**—Lastly, be sure to notify any subscription or residential services of your new address. This includes magazine or newspaper subscriptions, home maintenance services, security services, cleaning services and pest control services.

The Value of Informing Your Insurance Professionals

Think notifying your insurance agent and insurer of your move isn't important? Think again. It's vital to inform your home and auto insurer about your new address to ensure an up-to-date policy.

What's more, depending on the location and characteristics of your new home, informing your insurer of your updated address could even result in lowered premium costs or newly available forms of coverage—keeping your policy valid and protecting your wallet. For more moving guidance and homeowners insurance solutions, contact us today.

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