

Travel Insurance May Be Honeymooners' Saving Grace

Ideally, a honeymoon offers newlyweds the chance to kick back, relax and enjoy the start of their lives together. But when something happens to foil honeymoon plans, couples could be facing anything from financial hardships to a spoiled trip. Travel insurance may help couples protect their assets while honeymooning.

Travel insurance can protect couples against lost funds and other incidentals on their honeymoon. Depending on the coverage purchased, a portion or all of the money paid for the trip could be refunded in the event of a cancellation or emergency that calls off the honeymoon.

Purchasing a travel insurance policy could be effective in an number of situations.

* Couples are booking a honeymoon well in advance (such as a year or more) and want to protect themselves in the event the resort, cruise line, etc., folds before the trip can be taken.

* The honeymoon locale is frequently affected by

harsh weather conditions, such as hurricanes, earthquakes or typhoons.

* Couples want protection in case the trip has to be cancelled due to a medical condition or a family emergency.

* The honeymoon is very expensive and the couple is not comfortable with losing deposits or money paid in such high amounts.

* The honeymoon involves complex plans of planes meeting with cruise ships, or a similar situation that is tightly scheduled.

* A couple is taking a cruise. Many cruise lines have a no-excuses policy and may not be willing to offer refunds without a travel insurance policy in place.

Couples should realize that not all travel insurance is the same and they may already be protected against some travel incidentals. Many credit card companies offer cancellation insurance on purchases, which makes buying another policy unnecessary.

When shopping around for travel insurance, the trip itself can dictate the

necessary coverage. Travel to an international country may require additional medical insurance for domestic policies that do not offer coverage overseas. Medical insurance also may include a portion for emergency evacuation or airlift in the event of a serious accident. Cancellation/interruption insurance covers the nonrefundable and additional costs to couples should they need to return home mid-trip or cancel the trip altogether.

It's a good idea for couples to purchase travel insurance from a third-party instead of through a resort, airline or vacation company itself. That's because, should the trip be cancelled because the resort goes bankrupt or experiences other financial hardships, there's no telling if that resort's insurance policy will be honored. A safer bet is for honeymooners to contact an insurance company with which they feel comfortable and inquire about the different travel insurance options.

Responsibilities of the Groomsmen

Happy couples choose friends and family members to serve as attendants in their weddings. Bridesmaids and groomsmen each have different responsibilities in the wedding.

In ancient times, groomsmen essentially served as the groom's bodyguards, ensuring that he made it safely to the altar and to his future wife. Today, the groomsmen's roles are not based on saving life and limb.

Today's groomsmen serve as assistants to the groom and help plan the bachelor party. They also usher guests down the aisle at the ceremony. They also may have a few other responsibilities, depending on what the couple wants of their assistants.

Before the Wedding

- * Help pick out the tuxedos and show up for fittings.
- * Help plan and share the cost of the bachelor party.
- * Attend rehearsals for the ceremony and appear at the rehearsal dinner.
- * Pay for their own wedding attire or formal wear rentals.
- * Help unload cars with supplies if the couple is doing the decorating the wedding themselves.
- * Pay for their travel expenses and accommodation during the celebration.
- * Return formal wear for themselves and the groom.
- * Provide transportation for the couple to the airport or honeymoon destination if the best man is unavailable.

During the Ceremony

- * Greet and seat guests at the ceremony in the appropriate rows or pews.
- * Stand near the groom during the ceremony.
- * Serve as escorts for the bridesmaids at the ceremony.
- * Cater to anyone's needs and mingle with the guests afterward.

Party Time

- * Ensure that the groom does not get too intoxicated.
- * Sit at the table of honor or beside the rest of the bridal party.
- * Mingle with the guests.
- * Participate in all photos if asked.
- * Dance with their bridesmaid counterpart.
- * Help load the wedding gifts into the car afterward.

Getting Engaged Is Just the Beginning ... Now What?

Are you one of the thousands of couples who got engaged over the holidays? This is the time for you and your soon-to-be to get everything you ever wanted -- whether you're starting from scratch, upgrading, expanding or replacing. Turn a whole bunch of mismatched mine and yours into a lifetime of ours.

When it comes to registering, relax, take your time and have fun. Most brides update their registries online and go into the stores many times. There aren't any rules that you must follow. Choose items that are right for you and your soon-to-be. Go through the registry process together and have fun!

Here are some additional tips to make wedding planning a breeze:

Plan Ahead: Start a bridal registry as soon as you say "yes." That way guests will have lots of options for engagement gifts and showers. Periodically update your registry by adding more products if you need to, even after the wedding. Be kind to procrastinators.

Do the Math: Experts advise registering for 2-3 items times the number of guests you plan to have.

Close friends and family will rely on your registry for special events leading up to the wedding -- such as engagement parties, bridal showers, and holidays! Your guests will appreciate having lots of choices when they shop for you. Be sure to refresh your list regularly as gifts get purchased.

Register Now, Because You Won't Buy it Later: You may think you will ... but you won't. Now is the time to let others get you the stuff you'd never buy yourself. Your friends and family might even get together to purchase a higher priced "group gift."

Dream Big: Register for gifts in a range of prices and categories. This will give guests and group givers lots of options to choose from.

Remember the Rule of Three: When it comes to setting your table, if you

choose bold patterns for your china and flatware, pick a more simple style of glassware. Prefer intricate stemware? Pair it with simpler patterns of china and flatware. So, it's bold/bold/simple or simple/simple/bold.

Visit a Store: It's in YOUR best interest to visit a store and schedule an appointment with an expert consultant who can help you with your gift selections and share great tips like "The Rule of Three," what cookware you will need to prepare your favorite dish, what knife to use when and much more. When making your selections, it's important to touch the towels, heft the flatware, see everything in person!

C'mon Back: Most couples don't make all their selections in a single spree. Plan on making multiple visits.

Technology May Transform the Future of Weddings

Imagine sending out personalized, colorful e-vites inviting guests to a wedding ceremony and reception? Or plugging in an Mp3 player with a pre-set wedding music playlist to get people dancing? How about recording the festivities on handheld video cameras and uploading data instantly to a social networking site? Some or all of these technological conveniences are already growing in popularity, revolutionizing the way couples plan and carry through with wedding plans along the way.

Many couples are choosing to eschew the formalities and traditions associated with weddings for the convenience that many digital or technological advancements can provide. Electronic wedding invitations are just one of the many aspects of the wedding that have begun to embrace the digital age.

There are several advantages to enlisting the help of technology to execute a wedding. First and foremost is the cost factor. The number of items that couples can do themselves will greatly cut down on the expenses of hiring professional vendors. Budget-conscious couples may seriously want to consider sending e-vites, which

can save several hundreds of dollars on printing costs and postage.

Another advantage is that technology might be more environmentally responsible. Eliminating wedding stationery or hiring individuals who have to travel to and from the ceremony and reception, as is the case with a band or photographer, reduces carbon emissions and further energy.

Technology can also help keep things organized. Instead of keeping receipts and papers inside of a folder, saving items in e-mail and conversing with vendors electronically creates a digital paper trail that can make loose ends a little easier to manage.

Although there are some detractors who frown on employing technology when planning a wedding because of the improper etiquette

implications, many modern couples are embracing the convenience and cost savings these technologies provide.



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