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CAR INSURANCE COVERAGE CHECKLIST

Vehicle _____ State _____ Loan / lease? _____

LIABILITY LIMITS (DECIDE BEFORE QUOTING)

- ❑ State minimum bodily injury limits _____
- ❑ Limits I want (100/300 common) _____
- ❑ Property damage limit _____
- ❑ Umbrella policy needs (usually 250/500) _____

PROTECTING YOURSELF

- ❑ Uninsured / underinsured motorist _____
- ❑ Medical payments or PIP _____
- ❑ Rental reimbursement (daily, days) _____
- ❑ Roadside assistance _____
- ❑ Glass with zero deductible _____

DISCOUNTS TO ASK FOR

- ❑ Multi-car _____
- ❑ Bundle with home or renters _____
- ❑ Good driver / claims-free _____
- ❑ Telematics / usage-based _____
- ❑ Good student / away at school _____
- ❑ Defensive driving course _____
- ❑ Paid-in-full or autopay _____
- ❑ Safety features / anti-theft _____
- ❑ Low mileage _____
- ❑ Affinity (employer, alumni, military) _____

PHYSICAL DAMAGE

- ❑ Collision deductible I can afford _____
- ❑ Comprehensive deductible _____
- ❑ Car value vs annual cost (drop if old?) _____
- ❑ Lender requirements if financed _____
- ❑ Gap coverage if owe more than value _____

DRIVERS AND USE

- ❑ All licensed household members listed _____
- ❑ Teen or new driver _____
- ❑ Commute distance / annual miles _____
- ❑ Rideshare or delivery use _____
- ❑ Business use _____
- ❑ Garaged address and ZIP _____

BEFORE YOU BUY

- ❑ Financial strength rating (AM Best) _____
- ❑ Claims satisfaction (J.D. Power, complaints) _____
- ❑ Accident forgiveness terms _____
- ❑ Rate lock or renewal increase history _____
- ❑ Fees: installment, cancellation _____
- ❑ How to cancel the old policy _____