

CHECK LIST FOR BUYING AUTO INSURANCE



Getting the policy that best protects your family is a matter of understanding the basics of automobile insurance, defining your needs, and researching your options. Here is a checklist that will help you cover all the bases, whether you are renewing an existing policy or are taking out a new one.

- If you are in the market for a new car, consider buying one that “looks good” to insurance companies because it has few safety problems.
- Research auto insurance laws in your state to find out minimum requirements.
- Weigh your own needs and preferences, and those of other drivers who will be insured on your policy.
- Check other kinds of insurance policies you carry to see if they provide benefits that may overlap your auto insurance.
- Verify information about your driving record with your state’s Department of Motor Vehicles.
- When you know what you need, shop around for quotes from several companies.
- Check your state Department of Insurance for consumer complaints about companies you are considering.
- Ask for discounts that may apply for a good driving record, driver safety classes, or safety devices in your vehicle.
- Make decisions about the amount of liability, collision, comprehensive, medical coverage, and uninsured motorist coverage that is affordable and best protects your family.
- Weigh the pros and cons of “stacked” and “unstacked” uninsured motorist coverage to determine which gives you broader coverage.
- Decide whether it makes sense to choose a high deductible in return for lower premiums.
- Think about eliminating collision and/or comprehensive insurance coverage if your car’s value is low.
- Consider an “umbrella” policy that could protect your assets beyond the limits of your primary auto insurance policy provisions.

Your own questions and notes:

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