



# CAR INSURANCE CHECKLIST

## 5 QUESTIONS TO ASK YOUR AGENT

Before you renew your auto insurance, make sure your coverage still fits your needs. Use this quick checklist to ask the right questions and avoid gaps that could cost you later.

- Do I have enough uninsured/underinsured motorist coverage?**  
This is what protects you if the person who hits you doesn't have insurance or doesn't have enough.  
*What to listen for: Look for a clear explanation of the limits and how they compare to your liability coverage. If they downplay this, that's a red flag, it's one of the most important parts of your policy.*
  
- Is my liability coverage keeping up with today's costs?**  
Medical bills and car repairs aren't getting cheaper. Make sure your coverage reflects today's reality.  
*What to look for: Ask if your limits would realistically cover a serious accident today. If your policy hasn't changed in years, it probably needs an update*
  
- Does my policy include rental car and towing coverage?**  
These extras are inexpensive and can make life a whole lot easier after a crash.  
*What to listen for: They should be able to tell you exactly what's included, how it works, and whether there are daily limits or restrictions. Don't just assume you're covered.*
  
- Has anything changed in my household that might affect my coverage?**  
New driver? Longer commute? These things matter, and your policy should reflect them.  
*What to look for: Your agent should ask follow-up questions about changes in your home, job, or driving habits. If they don't, that's your cue to bring it up.*
  
- What exactly happens if I'm hit by someone without insurance?**  
Don't settle for vague responses. Push for clear answers so you know what to expect.  
*What to listen for: You want a step-by-step explanation of how your coverage would kick in, what's paid for, and what's your out-of-pocket cost. If it sounds confusing, ask them for a real-life example.*