Auto Coverage Review Checklist

Use this checklist to review the drivers, vehicles, limits, and optional protections on your auto policy. Check each item that has changed or deserves a closer look.

Coverage review

- [ ] Drivers and vehicles: Confirm every regular driver and vehicle is listed correctly, including teen drivers and recently purchased vehicles.
- [ ] Vehicle use: Update commuting distance, business use, delivery or rideshare activity, annual mileage, and where vehicles are garaged.
- [ ] Liability limits: Review whether bodily injury and property damage limits match your current assets and risk tolerance.
- [ ] Uninsured/underinsured motorists: Confirm available limits and how this coverage may respond when the other driver lacks enough insurance.
- [ ] Collision and comprehensive: Check whether the coverage still makes sense for each vehicle's value and financing requirements.
- [ ] Deductibles: Choose collision and comprehensive deductibles you could comfortably pay after a covered claim.
- [ ] Medical coverage: Review available medical payments or personal injury protection options and how they coordinate with health coverage.
- [ ] Rental and roadside: Confirm daily and total rental limits, roadside services, towing limits, and any usage conditions.
- [ ] Loan or lease protection: Ask whether gap coverage or replacement-cost options are appropriate for newer or financed vehicles.
- [ ] Discounts and household protection: Review bundling, safe-driver, telematics, low-mileage, student, defensive-driving, and multi-vehicle options.

Bring these to your review

Your current declarations page; driver's license details for all household drivers; vehicle identification numbers; estimated annual mileage; loan or lease information; and any recent tickets or claims.

Questions worth asking

Are my liability limits enough for a serious accident? What happens if the other driver is uninsured? How long would rental coverage last? Are there household or vehicle changes that could affect eligibility or discounts?

Ready for a personal coverage review? Call Jay at 816-384-7738.