

Auto Checklist

- **Accident Forgiveness and/or Deductible Rewards** can save hundreds each year if you have an at-fault accident. Contact me to discuss if you qualify for these benefits.
- Review the drivers listed on your policy. All licensed Household members, as well as anyone else who customarily drives your vehicle, must be listed. Failure to list a driver may void coverage.
- Be sure we have the correct town listed as the primary garaging location for each vehicle.
- It is estimated that close to 20% of all drivers on the road are not insured. You can purchase Uninsured Motorist and Underinsured Motorist coverage to protect yourself against loss caused by others to you.
- Review your liability limits (parts 3, 5,12). We handle hundreds of liability claims each year and urge you to consider \$250,000 per person and \$500,000 per accident as minimum limits. The ultimate limit you choose should be enough to cover all your assets and immediate future earnings.
- If any vehicle is used for business purposes, including Ride Sharing Companies such as Uber or Lyft, please contact our agency immediately.
- Consider paying your policy via electronic funds transfer. Most carriers offer interest free payment plans whereby payments are automatically withdrawn from your checking account in 9 to 12 equal monthly installments.
- There are several different types of Discounts available including those for annual mileage, Pay in Full, Good Student, Student Away at School, AAA membership, Green Discount, and more. Please contact me to discuss which discounts your insurance company offers that you may qualify for.
- GAP coverage may be available for your new vehicle. Contact me to discuss.
- **When renting a vehicle!** Please read [here](#) to be sure you are fully covered.

Adding a homeowners, tenants, or condo policy to your account will reduce your premiums with an account credit applied to both policies. Please contact me for a quote if applicable.