



Automobile Insurance Coverage Checklist

To use this checklist, enter the information that appears on your current policy declarations page and print this checklist. Take the checklist to your insurance representative to change any incorrect information, make sure you are receiving all the discounts you are entitled to, and get an explanation of any surcharges that have been applied to your policy.

Insurance Coverage Information

Required Minimum Coverage Limits:

- Bodily Injury Liability (\$25,000 per person/
\$50,000 per accident)
- Property Damage Liability (\$10,000)
- No-Fault (PIP) (\$50,000)
- Uninsured Motorists (\$25,000 per
person/\$50,000 per accident)

Optional Coverage Limits:

- Additional No-Fault (PIP)
- OBEL (\$25,000 – only option available)
- Supplementary Uninsured/Underinsured Motorist
(you can purchase additional SUM limits up to the
amount of Bodily Injury Limits that you have)
- Towing
- Car Rental Reimbursement
- Spousal Liability (Yes/No)(if purchased, this coverage
is included in the Bodily Injury Liability limit)

Deductibles:

Collision Coverage

Comprehensive Coverage

\$100 or \$200 No-Fault (PIP)

Discounts:

Visit the “Auto Insurance Information for Consumers” page of our website and refer to the “Discounts and Saving Money” section for a description of these discounts and to see if they apply to you.

YES NO

- Accident Prevention Course
- Passive Restraint Devices
- Anti-Lock Brakes
- Anti-theft Devices
- Driver Training
- Multi-Car Discount
- Retiree/Senior Citizen (discount may be available for reduced driving)
- Daytime Running Lights
- Accident Free/Careful Driver
- “Account” Discount (for multiple policies with the same insurer)

Car and Driver Information:

- Territory:
- Make/Model Year/VIN (Vehicle Identification Number):
- Age of Principal Driver:
- Youthful Operator in Household(Yes/No):
- Work Use (miles):
- Convictions/Accidents (points):

Visit the “Auto Insurance Information for Consumers” resource center on our website and refer to the "Applying for Auto Insurance” section for a discussion of these factors.