

# Auto Insurance Quote Comparison Checklist

A lower auto quote may look better at first glance, but the premium does not tell the whole story. Use this checklist to compare your current auto policy against a new quote so you can see what changed before you switch. Review the coverage first. Compare the premium last.

## Policy basics

- Named insured and spouse/partner correct
- Mailing and garaging address correct
- Vehicle list and VINs correct
- All drivers listed correctly
- Excluded drivers reviewed
- Prior insurance information accurate

## Liability coverage

- Bodily injury per person reviewed
- Bodily injury per accident reviewed
- Property damage liability reviewed
- Combined single limit reviewed, if applicable
- State minimum vs selected limits discussed
- Umbrella requirements and asset exposure considered

## UM / UIM

- Uninsured motorist bodily injury reviewed
- Underinsured motorist bodily injury reviewed
- UM property damage reviewed, if available
- Hit-and-run treatment reviewed
- Limits compared to liability limits

## MedPay / PIP

- Medical payments limit reviewed
- PIP limit reviewed (Oregon requires PIP)
- PIP deductible reviewed
- Lost wage and passenger coverage reviewed
- Health insurance coordination reviewed

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## Vehicle physical damage (each vehicle)

- Comprehensive included + deductible reviewed
- Collision included + deductible reviewed
- Glass coverage reviewed
- Vehicle valuation method reviewed
- OEM parts and custom equipment reviewed
- Loan/lease gap reviewed
- New car replacement reviewed, if available

## Rental and roadside

- Rental reimbursement included
- Daily rental limit reviewed
- Maximum rental limit reviewed
- Applies only after a covered claim confirmed
- Roadside assistance and towing limit reviewed

## Drivers

- All household drivers reviewed
- Teen and permit drivers reviewed
- College / distant students reviewed
- Occasional and non-household regular users reviewed
- Excluded drivers reviewed
- Good/distant student discounts reviewed

## Vehicle use and garaging

- Garaging address confirmed
- Annual mileage and commute accurate
- Pleasure / commute / business use reviewed
- Delivery use disclosed
- Rideshare use disclosed
- Out-of-state, student, or second-home garaging reviewed

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## Exclusions and restrictions

- Business, delivery, and rideshare use reviewed
- Excluded and unlisted drivers reviewed
- Permissive use rules reviewed
- Racing / track exclusions reviewed
- Wear and tear / mechanical breakdown understood
- Custom equipment disclosed
- Personal property and tools inside vehicle discussed
- Rental car and Mexico / international driving reviewed
- Newly acquired vehicle rules reviewed
- Lender / lease requirements reviewed

## Discounts and carrier

- Multi-policy and multi-car discounts reviewed
- Good driver / claims-free discounts reviewed
- Paid-in-full, paperless, autopay reviewed
- Telematics reviewed
- Carrier claims reputation and renewal stability considered

## Final decision

- Coverage and deductible differences identified
- Driver and vehicle differences identified
- Endorsement and exclusion changes reviewed
- Premium compared LAST, after the coverage review
- Recommendation documented

**Not sure if your new quote is actually better? Send us your current auto policy and the new quote, and we will help you compare what changed. [vantagepointrisk.com](http://vantagepointrisk.com)**

Coverage varies by insurance company, policy form, state, endorsements, limits, deductibles, and exclusions. This checklist is general educational information, not a guarantee of coverage or insurance advice. Vantage Point Risk is an independent insurance agency.