



20 Questions to Ask When Shopping for Auto Insurance

- What policy do you sell the most?
- What policy has the most coverage?
- How are they different?
- Will this policy cover everyone in my household or just those listed on the policy?
- What happens if someone not listed on the policy drives my car and causes an accident?
- Will I have collision coverage? What is included?
- Will I have comprehensive coverage? What is included?
- What coverage do I need to protect myself from uninsured or underinsured drivers, or hit-and-run drivers?
- What coverage will I have for a rental car or if I am driving someone else's vehicle?
- What types of business uses are not covered? (ex. Am I covered if I or a family member: drive for a rideshare company, deliver items such as groceries, drive to different job sites like house cleaning or lawn care, or rent my car to others?)
- Is coverage available to repair my car with Original Equipment Manufacturer (OEM)-only parts?
- What coverage is available for special items such as: custom sound equipment, rims, or toolboxes?
- What endorsements do most people buy for additional coverage?
- Do any endorsements on this policy reduce coverage?
- How much will these endorsements cost or save me?
- What discounts are available?
- What deductibles do you offer?
- How much do the different deductibles change my payment?
- Do I have to pay any fees not included in the quoted premium?
- What will my total payment be?

