

## Automobile Insurance Checklist

Below is a non-exhaustive list of popular automobile insurance coverages. You should review the list and then call your automobile insurance company and make sure that you have the highest level of coverages in each category that you can afford and demand to know what other coverages are offered in your State.

- ☐ **Medical Benefits** — Pays medical bills related to your automobile accident for you and your passengers who are covered by your automobile insurance policy, regardless of fault.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Bodily Injury Liability** — If you injure someone in a car accident, this automobile insurance coverage pays their medical bills and other damages for which you are found legally responsible.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Property Damage Liability** — If you damage someone's property in an automobile accident and you are responsible, this automobile insurance coverage pays for those damages.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Limitation on Non-economic Losses** — Check your policy to make sure you have not selected any option to limit your ability to be compensated for pain and suffering after being involved in an automobile accident in exchange for a lower automobile insurance bill.

- ☐ **Uninsured Motorist (UM)** — This automobile insurance coverage applies to you, your family and your passengers for personal injuries if you are hit by an at-fault uninsured driver.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Underinsured Motorist (UIM)** — This automobile insurance coverage applies to you, your family and your passengers for personal injuries if you are hit by an at-fault driver who has an inadequate automobile insurance policy to cover your personal injuries.

Amount of coverage \$ \_\_\_\_\_

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- ☐ **Stacking of UM or UIM** — This automobile insurance coverage allows you to either multiply the amount of uninsured or underinsured automobile insurance motorist coverage by the number of vehicles on your policy or to receive automobile uninsured or underinsured motorist insurance coverage from more than one automobile insurance policy under which you are insured.

- ☐ **Funeral Benefit** — This automobile insurance coverage pays, up to a certain amount of money for funeral expenses if you or a family member dies as a result of an automobile accident.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Income Loss** — This automobile insurance coverage pays up to a certain amount of your lost wages when your personal injuries related to an automobile accident prevent you from working.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Collision** — This automobile insurance coverage pays to repair damage to your car as a result of an automobile accident.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Comprehensive** — This automobile insurance coverage pays for theft or damage to your car from situations like fire, flood, vandalism or hitting an animal.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Extraordinary Medical Benefits** — This automobile insurance coverage pays for medical and rehabilitation expenses that exceed a certain dollar amount and depending on the State could provide \$1 million or more of additional medical expense coverage.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Accidental death benefit** — This automobile insurance coverage is paid to the personal representative of an insured if the personal injuries related to a motor vehicle accident results in death within a certain number of months after an automobile accident.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Rental reimbursement coverage** — This automobile insurance coverage pays for an individual's automobile rental related to an automobile accident.

Amount of coverage \$ \_\_\_\_\_

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- ☐ **Towing coverage** — This automobile insurance coverage pays for towing of an insured's vehicle involved in an automobile accident.

Amount of coverage \$ \_\_\_\_\_

- ☐ **Roadside Assistance** — This coverage would include but is not limited to towing, jump starts, lockout service, tire changing and fuel delivery. Provided by your automobile insurance carrier or from a company like "AAA".

- ☐ **Gap coverage** — This automobile insurance coverage pays the difference between an automobile insurance company's payment for an insured's totaled vehicle and the remaining balance of an automobile vehicle loan.

- ☐ **Umbrella insurance** — This coverage provides additional liability insurance coverage above the limits of your automobile insurance coverage. This insurance coverage is important to help protect you from major claims and lawsuits and to protect your personal assets.

Amount of coverage \$ \_\_\_\_\_

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