Shopping for Auto Insurance Company/Policy Comparison Worksheet

Use this worksheet to help you gather information about insurance companies and the homeowners insurance policies they sell. Visit HelpInsure.com to get general information about companies, including complaint indexes, financial ratings, sample rate estimates, coverage comparisons, and discounts. Call companies directly for a rate quote.

| COMPANY NAME |  |  |
|--------------|--|--|--|--|--|--|
| Telephone number |  |  |  |  |  |  |
| Company contact |  |  |  |  |  |  |
| Website |  |  |  |  |  |  |
| Policy period |  |  |  |  |  |  |
| Policy premium |  |  |  |  |  |  |
| Company financial rating |  |  |  |  |  |  |
| Company consumer complaint index |  |  |  |  |  |  |
| Are there any additional requirements for coverage (such as all drivers must be named on policy or limitations on miles driven) |  |  |  |  |  |  |
| List any applicable endorsements |  |  |  |  |  |  |
| List any applicable discounts |  |  |  |  |  |  |
| List all vehicles and drivers to be insured |  |  |  |  |  |  |

### COVERAGE COMPARISON

#### Liability Coverage

Does the policy cover:
- **Family and other household residents?**
  - Yes
  - No
- **People who drive my car with my permission?**
  - Yes
  - No

Does this policy provide liability coverage if:
- **I drive someone else’s car?**
  - Yes
  - No
- **I am driving a rental car?**
  - Yes
  - No
- **I drive outside the United States?**
  - Yes
  - No

#### Coverage for Damage to your Vehicle

Does the policy cover:
- **Family and other household residents?**
  - Yes
  - No
- **People who drive my car with my permission?**
  - Yes
  - No

Does this policy provide physical damage coverage if:
- **I drive someone else’s car?**
  - Yes
  - No
- **I am driving a rental car?**
  - Yes
  - No

Does the policy cover damage to:
- **A rental car?**
  - Yes
  - No

Does policy cover:
- **Replacement vehicles?**
  - Yes
  - No
- **Temporary substitute vehicles?**
  - Yes
  - No
**COVERAGE LIMITS**

### Liability
- Limits (30/60/25 is minimum required by law):
- Premium:

### Medical payments
- Limits:
- Premium:

### Personal injury protection (PIP)
- Limits:
- Premium:

### Uninsured/Underinsured motorist (UM/UIM)
- Limits
- Premium:
- Deductible:

### Collision
- Limits:
- Premium:
- Deductible:

### Comprehensive (other than collision)
- Limits:
- Premium:
- Deductible:

### Towing and labor
- Limit per disablement:
- Maximum number of disablements allowed:
- Premium:

### Rental reimbursement
- Limits:
- Maximum number of days:
- Premium:

**Note:** Ask for the policy disclosure and read it before you purchase a policy. The disclosure describes the policy’s coverage limits, restrictions, and enhancements.