

# Shopping for auto insurance

Use this worksheet to gather information you'll need before you begin to shop. Remember, the cheapest deal isn't always the best deal. Good insurance value means finding the right price, best coverage and quality service. Answer the questions truthfully and correctly. Ask what discounts will save you money. Make sure the premium charge quotes you get are for the same term and coverage. For example, not all companies will offer the same options for deductibles.

## Motor vehicle information

Year \_\_\_\_\_ Make/model \_\_\_\_\_ Motor vehicle ID no. (VIN) \_\_\_\_\_

Motor vehicle location (city, county, state and ZIP code) \_\_\_\_\_

Vehicle primarily used to travel:

\_\_\_\_\_ To and from work \_\_\_\_\_ To and from school \_\_\_\_\_ For pleasure

\_\_\_\_\_ For business \_\_\_\_\_ For farming

Number of miles driven each year \_\_\_\_\_

Number of miles to/from work or school \_\_\_\_\_

## Owner of motor vehicle

Name \_\_\_\_\_ Relation to insurance applicant \_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ Marital status \_\_\_\_\_ Occupation \_\_\_\_\_

## Drivers to be insured on the policy

Name \_\_\_\_\_ Driver's license number \_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ Marital status \_\_\_\_\_

## Accidents/moving traffic violations

Number of convictions for moving traffic violations in past three years \_\_\_\_\_

Number of accidents in the past three years \_\_\_\_\_

## Ask about discounts for:

\_\_\_\_\_ Having multiple vehicles insured by one company

\_\_\_\_\_ Having auto and home policies with one company

\_\_\_\_\_ Taking a driver education/accident prevention course

\_\_\_\_\_ Having a car equipped with safety devices

\_\_\_\_\_ Having a car equipped with anti-theft devices

\_\_\_\_\_ Being a good driver

\_\_\_\_\_ Being a good student

\_\_\_\_\_ Being a mature driver

\_\_\_\_\_ Carpooling

\_\_\_\_\_ Having low annual mileage

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**Coverages (\*the first four are mandatory in Kansas)**

Minimum requirements are listed on page 2. Increased limits may be purchased for a higher insurance premium rate.

**Bodily injury liability\*** (for injuries you cause others)

\$25,000 per person/\$50,000 per accident       \$50,000/\$100,000  
 \$100,000/\$300,000       Other \_\_\_\_\_

**Property damage liability\*** (for damage you cause to another’s property)

Minimum coverage (\$10,000)       Other \_\_\_\_\_

**Personal injury protection (PIP)\*** (for limited medical expenses)

Minimum coverage       Other \_\_\_\_\_

**Uninsured/underinsured protection\*** (for bodily injury if you and/or your passengers are injured by an uninsured or underinsured driver) To purchase an increased limit, you must have purchased additional bodily injury limits coverage.

\$25,000 per person/\$50,000 per accident       \$50,000/\$100,000  
 \$100,000/\$300,000

**Comprehensive** (provides coverage for repair of your vehicle from noncollision damage)

\$250       \$500       Other \_\_\_\_\_

**Collision** (for repair of damages to your vehicle from an accident with another vehicle or object)

\$250       \$500       \$1,000

**Other special protection requiring an additional premium rate**

Towing and labor       Rental reimbursement  
 Excess medical payments       Customizing equipment  
 Special stereo equipment

**Notes**

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