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  _____ Being a good driver
_____ Having auto and home policies with one company  _____ Being a good student
_____ Taking a driver education/accident prevention course  _____ Being a mature driver
_____ Having a car equipped with safety devices  _____ Carpooling
_____ Having a car equipped with anti-theft devices  _____ Having low annual mileage
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 ($25,000)  ____ 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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