



# Checklist: How to shop smart for auto insurance

This checklist can help you make sure your auto insurance fits your needs and budget:

## Coverages

- How much liability coverage should I get?
- Do I need other coverages?
  - Collision and comprehensive
  - Uninsured or underinsured motorist
  - Medical payments or personal injury protection
  - Rental reimbursement
- Does the policy cover how I use my car or are there any exclusions?

## Costs

- What should my deductible be? (What discounts do I qualify for?)
- Can I get a policy with a cheaper premium if I don't drive much?
- Is the price different if I pay in advance?

## Shopping tips

- Get price quotes from several companies using HelpInsure ([www.HelpInsure.com](http://www.HelpInsure.com)).
- Contact your top choices to get price quotes. Use our worksheet to compare company's policies ([www.tdi.texas.gov/consumer/documents/autoworksheet.pdf](http://www.tdi.texas.gov/consumer/documents/autoworksheet.pdf)).
- Look at a company's complaint record ([www.tdi.texas.gov/consumer/company-profiles-and-agents-for-service-of-process.html](http://www.tdi.texas.gov/consumer/company-profiles-and-agents-for-service-of-process.html)).

## Glossary

**Liability coverage** pays to repair the other driver's car if you caused the accident.

**Collision coverage** pays to repair or replace your car after an accident.

**Comprehensive (other than collision) coverage** pays if your car is stolen or damaged by fire, flood, vandalism, or something other than a collision.

**Medical payments coverage** pays your and your passengers' medical bills. It also pays if you're hurt while riding in someone else's car or while walking or biking.

**Rental reimbursement coverage** pays for you to rent a car if yours is stolen or being repaired after an accident. Some policies also pay for taxis or ride-hailing services.

**Deductibles** are the amount of a claim that you must pay yourself.

**Exclusions** are provisions in your policy that deny coverage for certain reasons.

- Make sure the company is licensed ([www.tdi.texas.gov/consumer/company-profiles-and-agents-for-service-of-process.html](http://www.tdi.texas.gov/consumer/company-profiles-and-agents-for-service-of-process.html)).
- Don't cancel your current policy until you get your new policy or a written statement that proves you have coverage.

## Need more help?

Call our Help Line at 800-252-3439 to see if a company is licensed, check their complaint history, or ask questions.

Use our Automobile insurance guide to learn more about how auto insurance works, including coverages, deductibles, and limits ([www.tdi.texas.gov/pubs/consumer/cb020.html](http://www.tdi.texas.gov/pubs/consumer/cb020.html)).

## Resources

- Shopping for auto insurance: What to know before you buy a policy ([www.tdi.texas.gov/tips/car-insurance.html](http://www.tdi.texas.gov/tips/car-insurance.html))
- Ask for discounts to lower your auto insurance premium amount ([www.tdi.texas.gov/tips/ask-for-discounts-to-lower-your-auto-insurance-premium.html](http://www.tdi.texas.gov/tips/ask-for-discounts-to-lower-your-auto-insurance-premium.html))
- Lower your car insurance rates: Proven tips for saving money ([www.tdi.texas.gov/consumer/lower-your-car-insurance-rates-proven-tips-for-saving-money.html](http://www.tdi.texas.gov/consumer/lower-your-car-insurance-rates-proven-tips-for-saving-money.html))
- What is uninsured motorist coverage, and do I really need it? ([www.tdi.texas.gov/tips/uninsured-motorist-coverage.html](http://www.tdi.texas.gov/tips/uninsured-motorist-coverage.html))
- Do you need gap insurance for your car? How does it work? ([www.tdi.texas.gov/tips/gap-insurance.html](http://www.tdi.texas.gov/tips/gap-insurance.html))