

# Automobile Checklist

Finding the auto insurance that gives the right combination of coverage, service and value is important. Use this tool to identify if your valued clients should talk to an independent agent or broker about identifying gaps in coverage and finding a policy that meets their needs.

## Auto Review

- Does the policy owner know what he or she will be paid if the car is totaled?

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- Over time, does the policy payout stay fixed on an agreed value (as opposed to depreciating)?

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- Is the policy owner able to choose the shop where repairs are made?

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- Does the policy cover repairs made at the car dealership?

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- Does the policy cover, in full, repairs made with original equipment manufacturer's parts?

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- When the vehicle is being repaired, does the policy's loss of use rental provision give owners an aggregate amount that allows owners to drive a car comparable to the covered vehicle?

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- Does the insurer's rental car coverage come from the liability part of the policy?

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- Are all available credits being consistently applied through the duration of the policy?

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