

# Questions to Ask a Licensed Agent

Bring these to any licensed insurance agent or broker before you buy. Good agents welcome them.

## Confirm the basics

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- ✓ Are you a licensed insurance agent or broker, and in which state(s)?
- ✓ Can I verify your license through the state department of insurance?
- ✓ Are you independent (you shop multiple insurers) or tied to one company?
- ✓ How are you paid, and does it affect what you recommend?

## About the coverage

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- ✓ What coverage do you recommend for my situation, and why?
- ✓ What are the limits, deductibles, and key exclusions on this policy?
- ✓ What is NOT covered that I might expect to be?
- ✓ How would a claim actually work — who do I call, and what happens?
- ✓ Which discounts do I qualify for, and which am I missing?

## Before you sign

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- ✓ Can I see the full policy and declarations page in writing first?
- ✓ What happens to my rate after a ticket, a claim, or at renewal?
- ✓ Is there any fee to switch later, and how do I avoid a coverage gap?

### IMPORTANT

CoverPair is a free matching service, not an insurer, agency, or broker. This is general, educational information, not a quote or insurance advice. Coverage, requirements, and prices vary by state and insurer. Never share your full SSN, driver's license number, or policy numbers to get matched.