

# Car Insurance Coverage Checklist

Walk through the main coverage types for YOUR situation, so you don't end up under-insured. Tick what you've considered.

## Required & core coverage

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- ✓ Liability — others' injuries and property when you're at fault (almost always required).
- ✓ Confirmed your state's minimum limits — and whether the minimum is really enough for you.
- ✓ Uninsured / underinsured motorist — if a driver with no or too little insurance hits you.
- ✓ Medical payments / personal injury protection (PIP) — rules vary a lot by state.

## Protecting your own car

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- ✓ Collision — repairs your car after a crash (often required with a loan or lease).
- ✓ Comprehensive — theft, fire, weather, vandalism, animals.
- ✓ Decided on a deductible you could actually afford to pay out of pocket.
- ✓ Gap coverage — if you owe more on the car than it's worth.

## Useful add-ons to weigh

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- ✓ Roadside assistance / towing.
- ✓ Rental reimbursement while your car is repaired.
- ✓ Rideshare coverage — if you drive for a delivery or rideshare app.
- ✓ Asked a licensed agent which add-ons actually fit your situation.

### 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.