

# How to Read Your Policy

A plain-language walk through your car insurance policy and declarations page, so you know what you actually bought.

## Start with the declarations page

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- ✓ Named insured & vehicles — are all the right people and cars listed?
- ✓ Coverage types & limits — what's included, and how much each pays.
- ✓ Deductibles — what you pay before collision/comprehensive kicks in.
- ✓ Policy period & premium — the dates you're covered and the total cost.

## Then read the key terms

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- ✓ Premium vs. deductible — the premium is what you pay to have the policy; the deductible is what you pay per claim.
- ✓ Policy limits — the most the insurer will pay; thin limits can leave you exposed.
- ✓ Exclusions — situations the policy will NOT cover. Read these carefully.
- ✓ Endorsements / riders — add-ons that change the standard policy.

## Red flags worth a question

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- ✓ Limits that only meet the bare state minimum.
- ✓ A deductible higher than you could comfortably pay.
- ✓ Drivers or cars missing from the policy.
- ✓ Anything you don't understand — ask the licensed agent to explain it.

### 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.