



Car Insurance Savings Checklist

Save safely, secure smartly

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1. Discounts to ask about

Discounts vary by insurer and state. Ask about each one, and write down the answer.

Discount	Insurer says
☐ Safe driver / claims-free	
☐ Defensive driving course	
☐ Good student (young drivers)	
☐ Student away at school	
☐ Group: military, employer, alumni	
☐ Multi-car	
☐ Bundle with home or renters	
☐ Pay in full	
☐ Autopay / paperless	
☐ Early signing	
☐ Long-time customer	
☐ Anti-theft device	
☐ Safety features	
☐ Low mileage	
☐ Telematics program	

2. Your renewal call

Ask	Answer
Which discounts am I getting now?	
Which others could I qualify for?	
Why did my premium change this term?	
What would a \$500 vs. \$1,000 deductible cost per year?	
What is the pay-in-full price vs. monthly total?	
Does your telematics program ever raise rates?	
Do you re-check credit at renewal, and can I ask for a re-rate?	
Is accident forgiveness available, and what does it cost?	

3. Deductible worksheet

4. Don't cut these

Coverage that protects you from much bigger losses	Checked
☐ Liability limits high enough to protect your savings and home	
☐ Uninsured and underinsured motorist coverage	
☐ Medical payments or PIP, especially with a high-deductible health plan	
☐ Comprehensive on a car you couldn't afford to replace after theft	

5. Theft prevention plan

Layer 1: habits	Doing it
☐ Lock up and close windows every time	
☐ Never leave keys or fobs in the car	
☐ Keep valuables out of sight	
☐ Park in lit areas or a locked garage	

Layers 2 and 3: deterrents and tracking	Done
☐ Steering wheel lock or alarm	
☐ VIN etching (windows, catalytic converter)	
☐ Keyless fob in a blocking pouch at night	
☐ Tracker or connected-car location service	
☐ Manufacturer security updates checked	

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