

## Auto Policy Review

Named Insured \_\_\_\_\_

Agent \_\_\_\_\_

Policy Number \_\_\_\_\_

Date of Review \_\_\_\_\_

1. Review the vehicles listed on the declaration page. Are any changes necessary? Are all owned vehicles insured on this policy? Are all of the vehicles listed on this policy registered to the named insured(s)?
  
2. Review the drivers listed on the policy. Are any changes necessary? Are all persons who drive any of the cars listed on the declaration page listed as drivers?
  
3. If there are any youthful operators listed on the policy
  - a. have they completed a qualifying Driver Training course, including behind-the-wheel training?
  - b. Are they away at college without a vehicle?
  - c. Which vehicle do they primarily drive?
  - d. Are they eligible for the Youthful Driver Discount?
  
4. Review marital status of listed operators and update if necessary.
  
5. Are the lienholders listed on the policy still current?
  
6. Does the insured own any trailers? Boats?
  
7. Review and discuss the following coverages:
  - a. Bodily Injury Liability – are current limits adequate? Discuss PCL
  - b. Property Damage Liability – are current limits adequate? Discuss PCL
  - c. Medical payments coverage – are current limits adequate?
  - d. Income Loss coverage - are current limits adequate?
  - e. Collision coverage – Any change in coverage or deductible warranted?
  - f. Comprehensive coverage – Any change in coverage or deductible warranted?
  - g. Uninsured Motorists coverage
  - h. Underinsured Motorists coverage

- i. Loss of use/Transportation Expense – Rental needed if in accident?
- j. Tort Option – explain and discuss
- k. Auto Enhancement coverage – Diminishing Deductible, Deductible Waiver, Increased Transportation Expense, Increased Sound Equipment coverage, and more – just \$30/yr.
- l. New Auto Security coverage – Explain RC and “Gap” concepts for next auto purchase.

### Discounts & Incentives

1. Pay Plan Discount – 7% Pay Plan A, 5% Pay Plan B
  
2. Is the Multi-car Discount applied? If not, are there other Erie-insured vehicles (FAP, CAP, or GAP) in the household owned by a named insured or resident relative?
  
3. Is the Multi-Policy Discount applied? If not, provide the amount of the discount and quote the HP/Renters. Diary x-date of Home/Renters for follow-up if not insured with Erie.
  
4. Is the Life Multi-Policy Discount applied? If not, provide the amount of the discount and explain how it works. Note that the Life policy must have a face value of at least 100k and can be on any listed driver (PPA only – must be on named insured for HP).
  
5. Anti-Lock Brake, Passive Restraint, Anti-Theft Discounts
  
6. Feature 15: Review & Explain.
  
7. First Accident Forgiveness: Review & Explain.

## Use of Vehicles Listed on Policy

1. Are any vehicles used for business purposes? Does the named insured(s) own a business?
2. Review annual mileage ratings for listed vehicles and verify accuracy.
3. Review distance to work/school ratings and verify accuracy.
4. Are all listed vehicles kept at the address listed on the dec?
5. Are any vehicles used for delivery?

*Please note that Erie occasionally sends out questionnaires regarding the use of vehicles listed on your policy. If you receive one of these questionnaires shortly after this review, please let us know and we can assist you with your response to Erie.*

## Summary/General

1. How can our Agency better serve you?
2. Any questions about your auto insurance or any other types of insurance?
3. Our Agency is built on referral business. We would deeply appreciate it if you send any family and friends to our Agency!

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Named Insured

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Agent