

## Norris Insurance Auto Coverage Questionnaire

Insuring your autos requires several choices about the amount and types of coverage to choose. These choices are your responsibility, but Norris Insurance will help you understand your choices. The automobile policy contains many exclusions and limitations, and in some cases optional coverages are available to be purchased. Refer to your policy for complete information. This questionnaire is a tool that will help us both to identify your needs as you decide on your coverages.

Client \_\_\_\_\_ Company \_\_\_\_\_  
 Phone # Home \_\_\_\_\_ Cell \_\_\_\_\_ Policy # \_\_\_\_\_  
 Email address \_\_\_\_\_ Expiration Date \_\_\_\_\_

*In order to help you ensure that you and your autos are properly insured, please answer the following. If any questions do not apply, write N/A next to the Yes/No box for that question.*

### COVERAGE

**YES**    **NO**  
   

The Liability coverage for your auto policy covers amounts you become legally liable to pay to others as the result of an accident. If split limits are chosen the first limit is the maximum amount of bodily injury coverage available for 1 person, the second limit is the maximum amount of bodily injury coverage available for all persons and the third limit is the maximum amount of property damage coverage available to others. Higher limits are available. Do you agree that the amount of Liability coverage on your policy is the amount of coverage that you want?

If a new policy, liability coverage will be \_\_\_\_\_.

  

Collision and Comprehensive covers you for the value of your vehicle at the time of loss. Collision generally applies to your vehicle striking another vehicle or object. Comprehensive applies to all other types of loss, although it does include hitting a bird or animal. You can choose these coverages on a vehicle by vehicle basis and you also choose the deductible. Do you agree that the Collision and Comprehensive coverages and deductibles on the policy are what you want?

If a new policy:

Collision coverage will be on vehicles \_\_\_\_\_  
 \_\_\_\_\_ with deductibles of \_\_\_\_\_.

Comprehensive coverage will be on vehicles \_\_\_\_\_  
 \_\_\_\_\_ with deductibles of \_\_\_\_\_.

     
      
   

Would you consider raising your Collision and Comprehensive deductibles to lower your premium?  
 Are your Medical Payments, Uninsured & Underinsured Motorist coverages adequate?  
 Do you want Towing or Emergency Road Service coverage?

If yes, on which vehicles \_\_\_\_\_

  

Do you want Rental coverage in the event your car is damaged in an accident?

If yes, on which vehicles \_\_\_\_\_

     
      
   

Do you have extra equipment (not factory installed) such as a stereo system, speakers, DVD player etc?  
 Have any of your vehicles been customized? Have you added any cap or camper to a pickup truck?  
 Do you want gap coverage on your vehicles that have a lien or are leased to cover the difference in value of the vehicle and the amount owed?

**UNDERWRITING**

**YES**    **NO**

- Do we currently insure all the vehicles in your household? Does the company declaration page have the correct list of covered vehicles?
- Are all vehicles titled to you?
- Are any vehicles garaged at a different location?
- Do you have any vehicles furnished for your regular use that you do not own, such as a company car?
- Do you use any of your vehicles for business purposes, such as your self-employed business, delivery or transporting goods or passengers for a fee?
- Are there any lien holders which should be added or deleted from the policy?
- Has the usage of any of your vehicles changed, such as the distance you commute, or are now for pleasure?
- Do you travel with your vehicles outside the US?
- Are all licensed drivers in your household listed on your policy?
- Does any person not on your policy operate any of your vehicles on a regular basis?
- Will any children turn driving age in the next 2 years? If yes, list \_\_\_\_\_
- If you have youthful drivers:
  - Do any maintain at least a "B" average
  - Have they taken drivers training
  - Do any attend a college more than 100 miles from home without a car
  - Do any keep a car at college
- If this is a new policy, have you told us about all tickets and accidents in the last 5 years?

**GENERAL**

**YES**    **NO**

- Do you own any motorcycles, mopeds, motor homes, boats or other recreational vehicles, such as snowmobiles, golf carts or other motorized vehicles?
- An umbrella policy will provide liability limits of \$1,000,000 or greater and provide other benefits. Would you like an umbrella policy?
- Do you have credit life & disability coverage for your vehicles that have lien holders?
- Do you have enough life insurance to cover other financial needs?
- Do you have identity theft coverage?
- Do you have any concerns regarding your Auto coverage not previously mentioned?

After answering the above questionnaire and discussing my options, costs and needs with my agent, the following applies:

Make the following changes \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- No changes needed at this time
- New policy

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Agent

\_\_\_\_\_  
Date