



Auto Insurance Litmus Test

Circle the coverage your policy has. Then place the corresponding number on the line at the end of the row. Add them up and see how your policy stacks up.

1. Bodily Injury Per Accident (Not Per Person)	50k-150k 2	175k-450k 4	500k+ 6	_____	
2. Property Damage	Below 25k 2	25k-75k 4	100k up 6	_____	
3. Un/Underinsured Motorist Per Accident (Not Per Person)	None 0	25k-150k 2	175k-450k 4	500k+ 6	_____
4. Medical Payments	\$0-\$1000 2	\$1500-\$5000 4	\$5500 + 6	_____	
5. Other Than Collision & Collison	No Coverage Vehicle Value over \$4k 1	No Coverage Vehicle Value under \$4k 2	Coverage 3	_____	
6. Roadside Assistance	No 1	Yes 2		_____	
7. Rental Car Transportation Expense	No 1	Yes 2		_____	
Total				_____	

25-31	You're well covered with a policy that protects you in almost any circumstance. It'll be well worth it if a bad accident happens.
16-24	These scores are common. You have a balance of healthy coverage and cost savings. You'll be covered in most situations
9-15	You've got coverage, but barely. Policies in this range may be cheap now but if you're in a big accident you'll pay thousands out of pocket.

If you have questions or would like an insurance quote call Shine Insurance at 812-679-8779