



# Minnesota Auto Insurance Checklist

Know what you have. Understand what you need.

## 1. Your Current Coverage

- Bodily Injury Liability: \$\_\_\_\_\_ / \$\_\_\_\_\_
- Property Damage: \$\_\_\_\_\_
- PIP: \$\_\_\_\_\_ (MN min: \$20k)
- UM/UIM: \$\_\_\_\_\_ / \$\_\_\_\_\_
- Collision: Y / N Ded: \$\_\_\_\_\_
- Comprehensive: Y / N Ded: \$\_\_\_\_\_
- Rental: Y / N Roadside: Y / N

## 3. Coverage Gap Indicators

- I own a home or have savings to protect
- I have a car loan or lease
- Can't replace my car out of pocket
- Can't go without a vehicle
- Teen/new driver in household
- Commute on busy highways

## 2. MN Minimum Requirements

- Bodily Injury: \$30k/\$60k minimum
- Property Damage: \$10k minimum
- PIP: \$20k minimum
- UM/UIM: \$25k/\$50k minimum

Minimums keep you legal but may not protect assets.

## 4. Potential Discounts

- Multi-policy bundle
- Multi-vehicle
- Safe driver (3-5 yrs clean)
- Good student
- Low mileage / Pay-in-full

## 5. Questions to Ask Before You Renew

• What if I caused a \$100k accident? • Is my coverage enough to protect my assets? • What's not covered? • Am I getting all discounts? • What's my car worth if totaled?

## 6. Bring to Your Appointment

- Driver's licenses & DOBs for all drivers
- Vehicle info (year, make, model, VIN)
- Current policy declarations page
- Recent accidents/violations (past 5 yrs)

## Ready to Review Your Options?

Bring this checklist to your appointment. We'll identify gaps and find coverage that fits.

### Options Insurance

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This checklist is for informational purposes only. Coverage needs vary. MN requirements current as of 2025.