

**Pathway Coverage Checklist™ Auto Insurance- If any part of this form is not clear please email your question to [jack@pathwayinsurance.net](mailto:jack@pathwayinsurance.net)**

AUTO LIABILITY EXPOSURES	Yes/No	DETAILS
Do you allow other people to drive your automobiles that are not listed on your insurance policy even if it is only occasionally?		
Will you or any person use your covered vehicles(s) to make deliveries? (Compensated or volunteer deliveries?)		
Are you or any person who uses your covered vehicles(s) a contractor, real estate agent, salesperson, or do you use your vehicle(s) for any business or employment related activities?		
Do you have commercial registration tags on any covered vehicle, or do you have any type of signs or advertisements on any covered vehicle?		
Do you transport children or adults, or clients in your employment? Or for Daycare purposes? (Even if it is occasional?)		
Are there any drivers that live in your home on a part time or full time basis that are <u>not</u> listed on your car insurance policy? If so please list in details.		
Are there any drivers <u>not listed on your car insurance policy</u> who have possession of a covered vehicle or use your vehicles on a regular basis? (Regular basis means another person is using one of your vehicles more than 1 time each month.)		
Do you own an antique or classic car? (Restored car?)		
Have you acquired any vehicles not listed on your auto policy?		
Is any vehicle registered or titled to a business?		
Do you have a company car provided by your employer?		
Are you insuring any vehicles that are not registered or titled in your or your spouse's name?		
Has any vehicle been customized or altered? Or do your vehicles have non-factory installed equipment?		
Do you own travel trailers, RV's, campers, or any trailer?		
Do you own a boat, jet ski, mini bikes, golf carts, ATV's, motorcycles, mopeds, snowmobiles, or a Segway?		
If your car is damaged in a collision, do you want reimbursement for car rental or towing and labor?		
If your car is totaled by your insurance company do you want to add loan or lease gap coverage?		
If any driver is a full-time student, do they have a 3.0 GPA?		
Any students at college, over 100 miles from home? Do they have a car in their possession?		
Do you occasionally rent vehicles for vacation or travel?		
Have you completed the Pathway Minimum Liability Coverage Form? Do you feel that the liability limits that you are choosing for your car insurance will cover your insurance needs?		
Do you want information on an umbrella liability policy? (Gives you \$1 Million or more in EXTRA liability coverage)		

