

Senior Auto Insurance Checklist



As a senior driver, you often experience changes in your family and work life that change how and how much you drive. That means you should review your auto insurance policy, to make sure you aren't paying for coverages you may no longer need.

Here's a checklist of items you may want to review on your auto policy. If you have retired, check your policy for these work related issues:

- ✔ **Wage replacement (income loss).** You may have bought coverage to pay bills if you couldn't work for a period of time, but if you no longer work and have no job-related wages, you probably don't need this coverage anymore.
- ✔ **Commuting versus pleasure driving.** You may be paying a higher rate for driving in rush hour traffic every day when you no longer do that.
- ✔ **Annual mileage.** If you no longer make the daily commute, you may drive significantly fewer miles each year. Driving fewer miles could decrease how much you pay.
- ✔ **Empty Nesters.** Make sure grown children who no longer live with you are not still on your policy.





If all the drivers on your policy are 55 or older, take a PennDOT approved mature driver class, and qualify for a five percent discount.

Always check your coverage limits and deductibles. Over time your coverage needs may have changed.



Have the coverage you need,
but don't pay more than you should.

Whether you have a general question or want to file a complaint, you can get help at Consumer Services online at www.insurance.pa.gov or you can contact us at

1-877-881-6388

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