

FREE CHECKLIST · TENNESSEE

Tennessee Auto Insurance Review Checklist

A yearly auto insurance review takes about 20 minutes and can catch gaps before they matter. Grab your declarations page and work through this list. Every legal figure here links to an official Tennessee source.

Quick takeaway

- Tennessee's minimum liability limits are \$25,000 per person, \$50,000 per accident for injuries, and \$25,000 for property damage, per the Department of Revenue.
- Tennessee policies include uninsured motorist coverage at your liability limits unless the named insured rejects it or lowers it in writing.
- Many drivers choose limits well above the minimum to protect their savings.

Your limits

- ☐ Compare your bodily injury and property damage limits to the Tennessee minimum of 25/50/25 ([Tennessee Department of Revenue](#)).
- ☐ Ask what higher limits would cost, and whether an umbrella makes sense.
- ☐ Check your uninsured and underinsured motorist limits. Under [Tenn. Code § 56-7-1201](#), they match your liability limits unless rejected or lowered in writing.
- ☐ Ask whether you have uninsured motorist property damage coverage.

Your car and deductibles

- ☐ Confirm collision and comprehensive deductibles you could comfortably pay.
- ☐ If you have a loan or lease, check your lender's requirements and whether gap coverage makes sense.
- ☐ Consider rental reimbursement and roadside assistance.
- ☐ Make sure every car you own is listed, with the right garaging address.

Drivers and use

- ☐ List every licensed driver in the household, including teens with a permit, as the carrier requires.
- ☐ Tell your agent about rideshare or delivery driving, which personal policies often exclude.
- ☐ Note any business use, like driving to job sites with tools.
- ☐ Keep proof of insurance in the car or on your phone.

Ways you may save

- ☐ Ask about bundling with home or renters insurance.

- ☐ Ask about safe driver, good student, multi-car, or paperless discounts, which vary by carrier.
- ☐ Ask whether a telematics (driving app) program is available and how it works.

Why the minimum may not be enough

A serious crash can cost far more than \$25,000 per person. If your limits run out, you could be responsible for the rest. Read [Tennessee minimums vs. the coverage you really need](#) and [how uninsured motorist coverage works in Tennessee](#).

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