

THE FINCH FIRM INSURANCE GUIDE

Are You Really Covered? The Connecticut Driver's Insurance Checklist

By Attorney Peter Finch | The Finch Firm, Bridgeport, CT

Dear Connecticut Driver,

Most people assume their auto insurance protects them — until they need to use it. Every week, I speak with injured drivers who believed they had “full coverage,” only to discover gaps that leave them with medical bills, unpaid wages, and long-term financial stress.

My goal with this guide is simple: help you understand your insurance coverage before an accident, not after. With a few small adjustments to your policy, you can dramatically improve your protection and prevent the common issues I see every day in my work representing injured people across Connecticut.

Use this guide to review your policy, highlight potential risks, and make confident decisions about your coverage. If you need help interpreting your declarations page or want a free coverage review, my team and I are here.

Stay safe and stay informed,

Attorney Peter Finch

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

TABLE OF CONTENTS

WHAT "FULL COVERAGE" REALLY MEANS.....4

THE 6 MOST COMMON COVERAGE GAPS.....5

REAL CONNECTICUT ACCIDENT SCENARIOS.....7

THE CONNECTICUT DRIVER'S INSURANCE CHECKLIST.....9

ESSENTIAL QUESTIONS FOR YOUR INSURANCE AGENT.....10

RECOMMENDED COVERAGE LEVELS FOR CT DRIVERS.....11

FINAL TIPS FROM ATTORNEY FINCH.....12

FREE COVERAGE REVIEW.....13

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

WHAT “FULL COVERAGE” REALLY MEANS

Many drivers are told they have “full coverage,” but the term has no legal definition. Insurance companies use it loosely, agents interpret it differently, and drivers assume it means they’re protected in every situation.

Reality: “Full coverage” usually means only three coverages:

1. **Liability** — covers injuries or damage you cause
2. **Collision** — covers damage to your vehicle from a crash
3. **Comprehensive** — covers non-collision damage (theft, storms, fire, animals)

While important, these *do not* cover:

- Being hit by an uninsured driver
- Medical bills after a crash
- A rental car while yours is in the shop
- Situations where the other driver doesn’t have enough insurance
- Loan balance when your car is totaled

Full Coverage ≠ Fully Protected.

Most of the worst financial losses happen outside the basic “full coverage” box.

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

THE 6 MOST COMMON COVERAGE GAPS

Most drivers discover gaps only after an accident. Here are the protections most commonly missing from Connecticut auto policies:

1. Underinsured Motorist (UIM) Coverage

Protects you when the at-fault driver does not have enough insurance to pay for your injuries.

Scenario: The other driver has CT minimum limits and your medical bills exceed their coverage.

2. Uninsured Motorist (UM) Coverage

Protects you if the at-fault driver has no insurance at all.

Scenario: You are hit by a hit-and-run driver.

3. Medical Payments Coverage (MedPay)

Pays medical bills for you and your passengers, regardless of fault.

Benefits: No deductible, no co-pay, immediate support.

4. Rental Reimbursement

Pays for a rental after an accident.

Note: Without it, you could pay \$30–\$60 per day.

5. Towing & Labor (Roadside Assistance)

Covers jump starts, tows, lockouts, tire changes, and breakdowns.

6. Gap Coverage

Covers the difference between your car's value and what you still owe on your loan or lease.

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

Finch Fact:

14% of U.S. drivers were uninsured in 2022.

One uninsured driver can change your life if your policy isn't ready.

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

REAL CONNECTICUT ACCIDENT SCENARIOS

These examples show how gaps create real consequences:

Scenario A: The Minimum-Limits Driver

A Bridgeport driver is hit by someone with minimum insurance coverage. Her hospital bill is \$42,000. The other driver's policy only covers \$25,000.

Outcome with UIM: Covered

Outcome without UIM: She pays the difference.

Scenario B: Hit-and-Run in a Parking Lot

A driver backing out of a space hits your car and leaves.

Outcome with UM: Covered

Outcome without UM: You pay all repair costs.

Scenario C: No Rental Coverage

Your car is in the shop for 12 days after a crash.

Outcome with Rental Coverage: Minimal daily cost

Outcome without Rental: \$360-\$720 out-of-pocket

Scenario D: Total Loss, Still Owe Money

You owe \$18,500 on your car. It is totaled and worth \$15,000.

Outcome with Gap Insurance: No balance due

Outcome without Gap: You pay \$3,500 to the bank

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

HOW TO READ YOUR DECLARATIONS PAGE

Your declarations page (often called a “dec page”) is the roadmap to your policy.

What it includes:

- Coverage limits
- Deductibles
- Included and excluded protections
- Premium breakdown
- List of insured vehicles & drivers

What to Examine Closely

- Liability limits
- UM/UIM limits
- MedPay limits
- Deductibles
- Endorsements (add-ons)
- Exclusions (what your policy won't cover)

Tip: If your UM/UIM coverage is lower than your liability limits, consider increasing it immediately.

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

THE CONNECTICUT DRIVER'S INSURANCE CHECKLIST

Print this worksheet and compare it to your current policy:

- Liability limits of at least 100/300
- Underinsured Motorist (UIM) coverage
- Uninsured Motorist (UM) coverage
- UM/UIM matches liability limits
- Medical Payments (MedPay) coverage
- Rental reimbursement
- Towing/roadside assistance
- Collision and comprehensive
- Deductibles set at manageable levels
- Policy reviewed in the last 12 months
- No unclear exclusions
- I understand each line item on my declarations page

Worksheet space for notes:

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

ESSENTIAL QUESTIONS FOR YOUR INSURANCE AGENT

Ask your agent these questions during your annual review:

- Are my UM/UIM limits equal to my liability limits?
- What happens if I'm injured by an uninsured driver?
- Does my policy include MedPay?
- Do I have rental reimbursement?
- Are there exclusions I should be aware of?
- Are my deductibles set appropriately for my budget?
- How much would it cost to increase my liability or UM/UIM coverage?

Red Flags:

- Agents who downplay UM/UIM
- Agents focused only on discounts
- One-size-fits-all recommendations

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

RECOMMENDED COVERAGE LEVELS FOR CT DRIVERS

These recommendations prevent the most common financial hardships:

- Liability: **100/300 or higher**
- UM/UIM: **Same as liability limits**
- MedPay: **\$5,000 or more**
- Rental: At least **\$40 per day**
- Collision Deductible: **\$500**
- Comprehensive Deductible: **\$500**
- Gap Coverage: **Recommended if financing or leasing**

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

FINAL TIPS FROM ATTORNEY FINCH

- Review your policy every 12 months.
- Save your declarations page in your phone and glovebox.
- Request any policy changes in writing.
- Do not rely solely on the other driver's insurance.
- Understand what you are paying for and why.
- Protect your household first.

5-Minute Action Plan:

1. **Print your insurance checklist**
2. **Locate your declarations page**
3. **Compare UM/UIM to liability limits**
4. **Check for MedPay and rental coverage**
5. **Contact your agent about any missing protections**

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690

FREE COVERAGE REVIEW

Need help reviewing your policy?

My team will analyze your declarations page, walk you through your protections, and identify any potential risks — for free.

Contact The Finch Firm today.

In a Pinch, Call Finch®.

www.TheFinchFirm.com | (203) 292-0690