W WISE LAW
PERSONAL INJURY AND ACCIDENT LAWYERS

(424) 235-7879
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CHECKLIST · YOUR DECLARATIONS PAGE

YOUR OWN AUTO POLICY
FIND THE COVERAGE YOU ALREADY PAY FOR.

The declarations page is the one or two page summary at the front of your policy, also in your insurer's app under policy documents. Most people have never opened it. It lists the coverages that pay when the other driver has no insurance, or not enough. Find each line below, then photograph the page for us.

EIGHT LINES ON THE DECLARATIONS PAGE

- [ ] **Bodily injury liability: two numbers, like 30/60**
  That is $30,000 per person and $60,000 per crash, the California minimum since January 1, 2025 under Vehicle Code 16056. It pays people you hurt, not you.
- [ ] **Uninsured motorist bodily injury, UM**
  Pays your injuries when the other driver had no insurance, or fled and was never found. Under Insurance Code 11580.2 it is included at your liability limits unless you waived it or chose less, in writing.
- [ ] **Underinsured motorist, UIM**
  Pays the gap when the other driver's limits run out before your losses do. It pays the difference between their limit and yours, not both amounts together.
- [ ] **The words “rejected” or “waived” next to UM or UIM**
  If you see them, a signed form removed the coverage. Tell us. The waiver has to have been done properly to count.
- [ ] **Medical payments, MedPay**
  Pays treatment early, regardless of fault, up to its limit. It is the coverage that keeps care going while the claim is open.
- [ ] **Collision, comprehensive, and rental reimbursement**
  Your car, and your ride while it is fixed. Using your own collision coverage does not hurt your injury claim; your insurer recovers it from the other side.
- [ ] **An umbrella policy, if you have one**
  Some umbrella policies include UM and UIM. It is a separate document, often with a different insurer.
- [ ] **Policies in your household**
  If you live with a relative who has auto insurance, tell us. Uninsured motorist coverage usually covers you as a pedestrian, a cyclist, or a passenger in someone else's car, and often covers relatives who live with the named insured.

PHOTOGRAPH THE PAGE AND SEND IT WITH YOUR INTAKE

Two photos, both sides. Finding the coverage is the first thing we do, because the policy limit is usually the ceiling on the whole claim.

Free case review: (424) 235-7879. No fee unless we recover. Case costs are disclosed in writing before we begin. Se habla español. The web version saves your progress: https://www.wiseinjuryfirm.com/library/tools/auto-policy-checklist/

Written and reviewed by Josh Kohanim, Esq., California Bar No. 328609. Reviewed September 9, 2026. This website is for general information and is not legal advice. Contacting us does not create an attorney-client relationship, which is formed only by a signed written fee agreement. No attorney's fee unless we recover. Costs and expenses may apply and are disclosed in writing before representation begins. Prior results do not guarantee a similar outcome.

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