Vehicle Addition and Removal Checklist

Add or remove a vehicle without surprises: right VIN, right drivers, right effective date, and confirmed coverage.

WHO USES IT	CSR, Account Manager
LINES	Personal lines
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/vehicle-addition-removal-checklist

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms.

Purpose

A client buys a car on Saturday and calls on Monday. A vehicle was sold last month and nobody removed it. A new driver is unlisted. These are the vehicle changes that turn into uncovered claims or paid premiums for cars the client no longer owns.

A request is not coverage. Do not tell the client a vehicle is covered until the carrier or your binding authority confirms it.

When to use it

Use it when a client buys, sells, trades, or leases a vehicle, or when a vehicle is no longer used.

Process owner

The CSR handling the call owns the change until the carrier confirms it and the client has new ID cards.

Before you begin: required information

- Policy number
- Year, make, model, and VIN of the vehicle being added or removed
- Purchase or sale date and how the vehicle is owned (owned, financed, leased)
- Lienholder or lessor information
- Who will drive it, and where it will be kept
- Requested effective date

Procedure

Vehicle details and VIN

- [ ] Get the full 17-character VIN and check it against the bill of sale, title, or registration.
- [ ] Record year, make, model, trim, and current odometer.
- [ ] Ask about modifications, salvage title, or unusual use.

Ownership and usage

- [ ] Confirm who owns the vehicle: the insured, a spouse, a business, a trust, or someone else.
- [ ] Confirm primary use: commute, pleasure, business, rideshare, or delivery.
- [ ] Ask about annual mileage.
- [ ] If the vehicle is used for business, find out whether a personal policy applies.

Garaging and drivers

- [ ] Confirm where the vehicle will be kept overnight.
- [ ] Assign the vehicle to a primary driver, and list all other drivers who will use it.
- [ ] Check for any new drivers in the household who need to be added.

Effective date and coverage choices

- [ ] Get the date the client owns, or will own, the vehicle. Ask for the time of day if it matters.
- [ ] Check the client's policy for how it treats a newly acquired vehicle and for how long. Terms vary. Read the policy, and tell the client what you find.
- [ ] Decide coverages and deductibles for the new vehicle. They do not always match the other vehicles.
- [ ] Check lender requirements for collision and comprehensive.
- [ ] For a removal, get the sale date and a bill of sale, or the plate cancellation. Do not remove coverage for a vehicle until the client has transferred or insured it.

Lienholder and premium impact

- [ ] Add lienholder or lessor information exactly as shown on the loan.
- [ ] Get the premium impact from the carrier before you tell the client what it costs.
- [ ] For removals, find out the return premium, and when and how it will be applied.

Carrier submission and confirmation

- [ ] Submit the change through the carrier's required method and record the time.
- [ ] Get confirmation that coverage is in force from the effective time and date. Do not rely on "I sent it".
- [ ] Get new ID cards and the updated declarations page.
- [ ] Check VIN, drivers, coverages, and lienholder on the new documents.

Customer confirmation and documentation

- [ ] Tell the client the change is confirmed, and what the new premium is.
- [ ] Send ID cards and ask the client to replace the old ones in each vehicle.
- [ ] Update the AMS vehicle schedule, drivers, and lienholders.
- [ ] For a trade-in, make sure the old vehicle is removed only when the client no longer owns it.

- [ ] Save the bill of sale, request, and confirmation to the file.

Execution checklist

- [ ] VIN and ownership confirmed
- [ ] Use and garaging confirmed
- [ ] Drivers assigned
- [ ] Effective date and time set
- [ ] Coverages and deductibles chosen
- [ ] Lienholder added correctly
- [ ] Premium impact told to the client
- [ ] Carrier confirmation received
- [ ] New documents checked and sent
- [ ] AMS updated

Exceptions and escalation

- **Client bought the vehicle and wants coverage today.** Call the carrier or use your binding authority, and wait for confirmation before saying it is covered.
- **Client is replacing a vehicle.** Make sure the old vehicle is not left uninsured while it is still owned. Do not remove it until you have the sale or transfer date.
- **Vehicle is financed and lender has not been added.** Add the lender before the loan closes.
- **New driver in the household.** Add or exclude the driver, per carrier rules. Document the decision.
- **VIN does not match the title.** Stop and get the right VIN.

Completion criteria

- The carrier confirmed the change in writing.
- The VIN, drivers, and lienholder on the new documents match the request.
- The client has new ID cards and knows the premium impact.
- The AMS is updated and the file has the supporting documents.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Our rule for how long a new vehicle is covered automatically
Read the carrier's policy language. This varies.

Who confirms after-hours vehicle adds
Name, role, or carrier phone line.

Documents we require for removals
Bill of sale, registration, or plate cancellation.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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