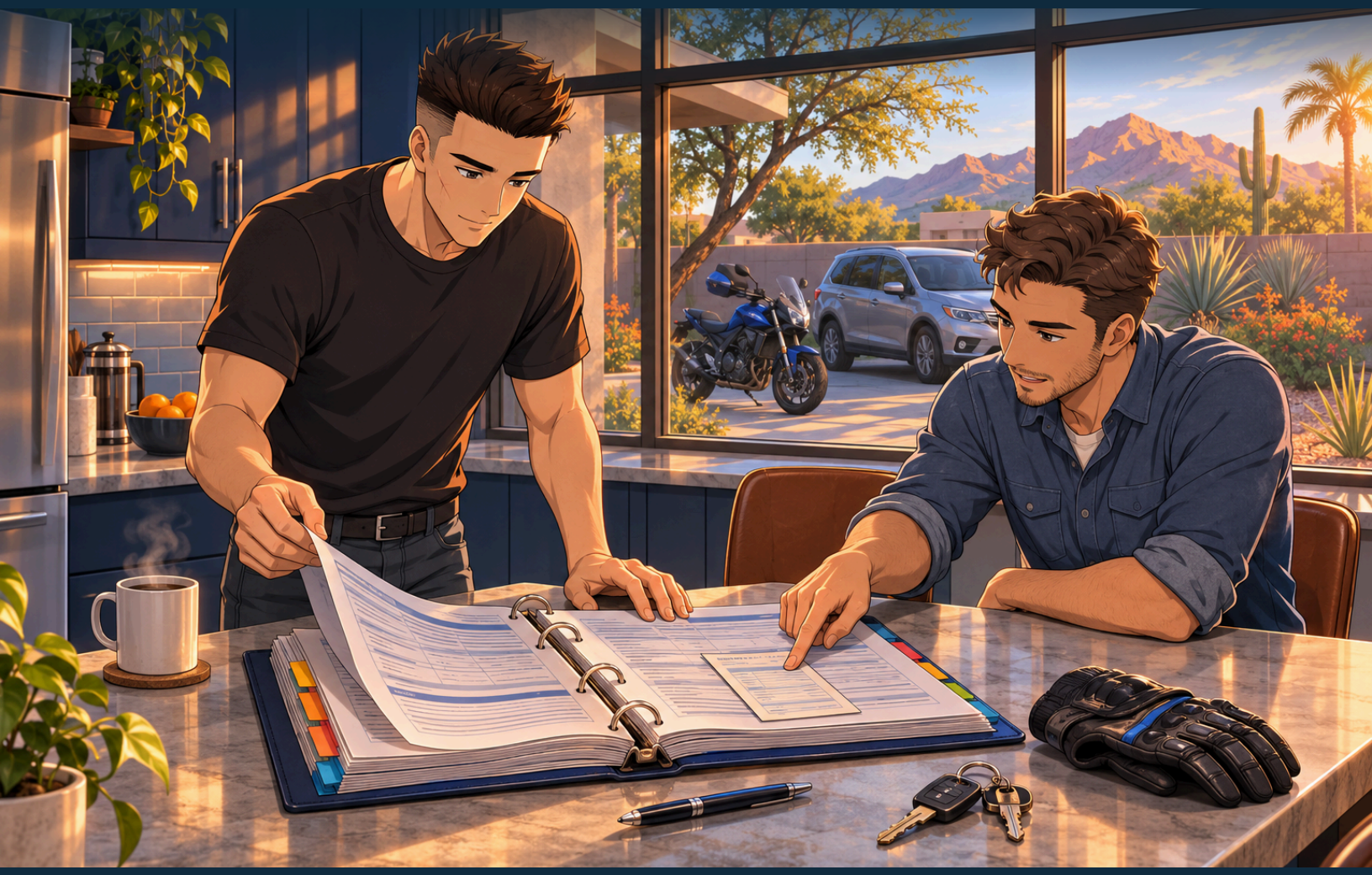
IMPACT LEGAL
Car Accident Attorneys

T-SHIRT LAWYER

06 ARIZONA FIELD GUIDES

YOUR POLICY. DECODED.

Start with the declarations page.
Then find the details that matter.



The short page is only the beginning

For Arizona auto and motorcycle insurance questions.

Start with the right documents

Find the page. Then find the policy.

The declarations page gives you the outline. The forms and endorsements fill in the rules.

Three parts of the packet

Declarations

People, vehicles, dates and selected amounts.

Policy forms

Definitions, coverage terms and duties.

Endorsements

Changes to the underlying policy.

Ask for the complete packet

Pull the declarations page, policy form, endorsements and coverage-selection records for the date you're checking. An insurance card is useful identification; it isn't the full contract. The NAIC's consumer guide explains the parts of an auto policy.

After a crash, request the version in force on the crash date. A renewal or later change may show different coverage. Save the packet with the date you received it.

Check the people, vehicles and dates

Compare names, listed vehicles, VINs, policy dates and any listed lender with your records. Then check who qualifies as an insured under each coverage. A driver's name appearing on one page doesn't answer every coverage question.

If something looks wrong, ask the insurer to explain it and preserve the original. Don't quietly edit your copy or assume a later correction changes coverage for an earlier crash.

Disclaimer

Impact Legal prepared this resource to help readers understand Arizona accident claims, insurance issues and related information. It is provided for general education, not as legal advice for any particular person or case. Receiving, reading or using this resource does not create an attorney-client relationship with Impact Legal. Laws, procedures and policy terms can change, and the information may not apply to your circumstances. Do not act or delay action based solely on this resource. An attorney can review the specific facts, applicable law and deadlines in your situation. Examples, illustrations and statistics are educational and do not promise or predict the outcome of any claim.

YOUR DOCUMENT REQUEST

'Please send the complete policy, declarations, endorsements and selection or rejection records that applied on [date]. Please identify any missing forms listed in the packet.'

THE INSURANCE CARD IS THE BUSINESS CARD. ASK FOR THE WHOLE FILE.

A fictional declarations page

Read the numbers with their labels.

Every amount below is invented for teaching. These are not recommended limits or an insurance quote.

Fictional personal-auto declarations

TEACHING EXAMPLE - NOT AN ACTUAL POLICY

Insurer / named insured
Example Insurance Co. (fictional)
A. Example (fictional)

Policy period / vehicle
November 1, 2026 - November 1, 2027
2022 example sedan

Coverage	Example limit or deductible	What to notice
Bodily injury liability	$100,000 / person; $300,000 / accident	Two different caps. Neither states the value of a claim.
Property damage liability	$50,000 / accident	Liability for damage to others' property; not your own repair benefit.
Uninsured / underinsured motorist	Each: $100,000 / person; $300,000 / accident	Separate coverages. Don't combine the figures into a promised payment.
Medical payments	$5,000 / person	Check eligible people, expenses, submission terms and benefits used.
Collision / comprehensive	$1,000 / $500 deductibles	These are deductibles, not the vehicle's coverage value.
Rental reimbursement	$40 / day; $1,200 maximum	The covered trigger and stopping rules still matter.

All names, dates, amounts and selections are invented. Not recommended limits, a quote or proof of coverage. Premium, drivers, lender and additional terms are not shown in this teaching excerpt.

What the labels change

'Per person' and 'per accident' aren't interchangeable. A deductible isn't a coverage limit, and a rental daily limit doesn't tell you the total benefit or when it ends. Follow each line to its policy section.

What this page cannot decide

The example doesn't establish that a particular driver, vehicle, loss or expense qualifies. The full terms and applicable law still matter. Ask about blank or omitted coverage instead of treating silence as proof.

MAKE YOUR OWN COPY READABLE

Use the coverage worksheet to record the exact labels from your policy. Keep limits, deductibles and remaining benefits in separate spaces.

Give each coverage a job

Which loss are we talking about?

Start with the person or property affected. Then find the coverage that might address it.

Name the question before the coverage

A claim against you
Look at applicable liability coverage.

An injury benefit
Check MedPay and UM/UIM questions.

Your vehicle or gear
Check property terms, limits and deductibles.

People and injury claims

Liability: addresses covered injury or property-damage claims against an insured. It doesn't mean your own injuries are covered. **MedPay:** addresses eligible medical expenses for insured people, subject to its terms and limit. Arizona DIFI coverage guide.

UM/UIM: Arizona's uninsured and underinsured motorist coverages address different bodily-injury situations involving missing or insufficient liability insurance. They aren't automatic vehicle-repair benefits. See A.R.S. § 20-259.01 and ask whether you qualify under the applicable coverage.

Your car or motorcycle

Collision: generally addresses collision damage to the covered vehicle. **Comprehensive:** generally addresses specified non-collision losses, such as theft. Deductibles and valuation terms matter. DIFI explains these categories.

Rental reimbursement: check the covered trigger, daily cap, total cap and stopping point. It isn't the same question as a claim for transportation costs against another driver. Ask about the exact benefit, not just whether you 'have rental.'

ASK FOR THE PROVISION

'Which coverage are you considering, which part applies, and what fact or document do you still need?' A coverage name helps you ask the next question; it doesn't promise a payment.

'FULL COVERAGE' IS A CONVERSATION STARTER, NOT A COVERAGE ANALYSIS.

Check the details that change the answer

The bike deserves its own questions.

A motorcycle, a passenger and a bag of damaged gear can raise different coverage issues.

Ask the question for this vehicle

People	Use	Property
Rider, passenger and household.	Personal, delivery, lending or travel.	Bike, accessories, gear and belongings.

Ask about riders and equipment

Identify the insured motorcycle and every potentially relevant policy. Ask how each treats the rider, a passenger, a borrowed bike and household members. Don't assume your car policy follows you onto every motorcycle.

Ask separately about the bike, added accessories, helmet, riding apparel and belongings. Coverage may use separate terms and limits; one insurer's motorcycle coverage description illustrates those distinctions. Your actual policy controls, and this is not an insurer endorsement.

Explain how the vehicle is used

Tell the agent about delivery work, rideshare driving, lending, travel, storage and modifications. Ask which use is covered, what endorsement is needed and when any change takes effect. Don't assume a personal policy covers every business use.

If more than one UM/UIM policy might apply, don't simply add the limits or cross one out. Arizona law permits specified coverage limitations; policy wording and notice matter. Have the applicable policies reviewed before making a selection or accepting a coverage explanation.

PUT THE ANSWER IN WRITING

Ask the agent or insurer to identify the form, endorsement and page supporting the answer. For equipment, keep photos and receipts; proving the loss and proving coverage are separate tasks.

Before a renewal or a claim decision

Leave the call with something useful.

Get a clear answer, the supporting page and the next step.



Before buying or changing coverage

Ask how the proposed limits and deductibles compare with what you have. Request separate prices for the options you're considering, and ask about lender requirements, exclusions and available endorsements. This example isn't a recommendation for how much insurance to buy.

Confirm the effective date and time before relying on a change. Keep the application, payment confirmation and issued documents. Compare the issued policy with what you requested and raise discrepancies promptly.

After a crash

Give timely notice under each potentially applicable policy and ask for the claim number, assigned contact, requested records and relevant deadlines. If coverage is denied or limited, request the written reason and the provisions relied on.

Use Arizona DIFI's complaint guidance to understand when it can help. A complaint doesn't decide disputed fault or replace legal advice. Preserve other claim, appeal and lawsuit deadlines while pursuing answers.

THREE THINGS TO WRITE DOWN

What did they decide? Which document supports it? Who will do what next, by when? Use the questions worksheet during the call, then send a short written summary through the insurer's verified contact channel.

THE BEST FOLLOW-UP EMAIL IS THE ONE THAT MAKES THE NEXT STEP OBVIOUS.

Sources and next steps

Keep the example. Check your contract.

Use the sample to learn the layout, then work from the policy that actually applies to you.

Start with independent explanations

NAIC: understanding auto insurance explains declarations, insuring terms and exclusions. Arizona DIFI: auto insurance covers common coverage categories and consumer questions.

A.R.S. § 20-259.01 addresses Arizona UM/UIM, specified coverage limitations and MedPay liens. This guide is not an analysis of every provision or every policy dispute.

Continue with Impact Legal

Arizona UM/UIM · Policy-limit questions · MedPay and health insurance.

For help with an Arizona injury claim, contact Impact Legal or call 602-345-1818.

For a question your policy doesn't resolve

Arizona DIFI: filing a complaint explains its authority and limits. The insurer motorcycle example is included only to show why gear and accessories deserve separate questions; it does not establish your coverage.

Our medical-bills companion helps organize payments and asserted repayment claims. The motorcycle guide and rider kit helps preserve evidence of bike and gear damage.

ABOUT THIS DECODER

General Arizona information, November 2026. All sample policy details are fictional. Coverage depends on the applicable contract, law and facts; this booklet isn't a quote, coverage determination or personalized insurance recommendation.

WORKSHEET 01 / KEEP WITH YOUR RECORDS

My policy, in plain sight.

Copy exact labels from each policy. Make a separate sheet for a different vehicle or policy period.

01 Reference details

Insurer / policy reference (last four digits)

Effective dates / vehicle / owner

Agent or claim contact

02 My record

Coverage	Limit / per person or loss	Deductible / conditions / page
Liability - bodily injury		
Liability - property damage		
Uninsured motorist		
Underinsured motorist		
Medical payments		
Collision / comprehensive		
Rental / gear / other		

03 Missing forms / unanswered questions / next contact

A blank row means you still need an answer; it does not establish that coverage exists or is absent. Limits are not promised payments. Keep full policy numbers and personal details off shared copies.

WORKSHEET 02 / KEEP WITH YOUR RECORDS

Questions worth bringing to the call.

Choose the questions that fit, and ask for the supporting form or page.

01 Reference details

Insurer / agent / date / reference

02 Choose your questions

- ☐ Do I have the complete policy for the relevant date?
- ☐ How do the per-person, per-accident and deductible figures work?
- ☐ How are business use, borrowed vehicles and passengers handled?
- ☐ What starts and ends rental benefits? What are both caps?
- ☐ Who and which vehicles qualify under each coverage?
- ☐ What do the policy's notice and claim duties require?
- ☐ For my motorcycle, what covers the bike, accessories and riding gear?
- ☐ What changes are proposed, what do they cost, and when do they begin?

03 My record

Question / policy page	Answer / next step / due date

04 Written confirmation or documents still needed

If an injury claim involves several policies or a coverage denial, preserve all versions and ask about the applicable legal deadlines. This organizer is not an application or request to change coverage.