



CarInsurance.com

Move smart, save big.

Car insurance checklist for movers

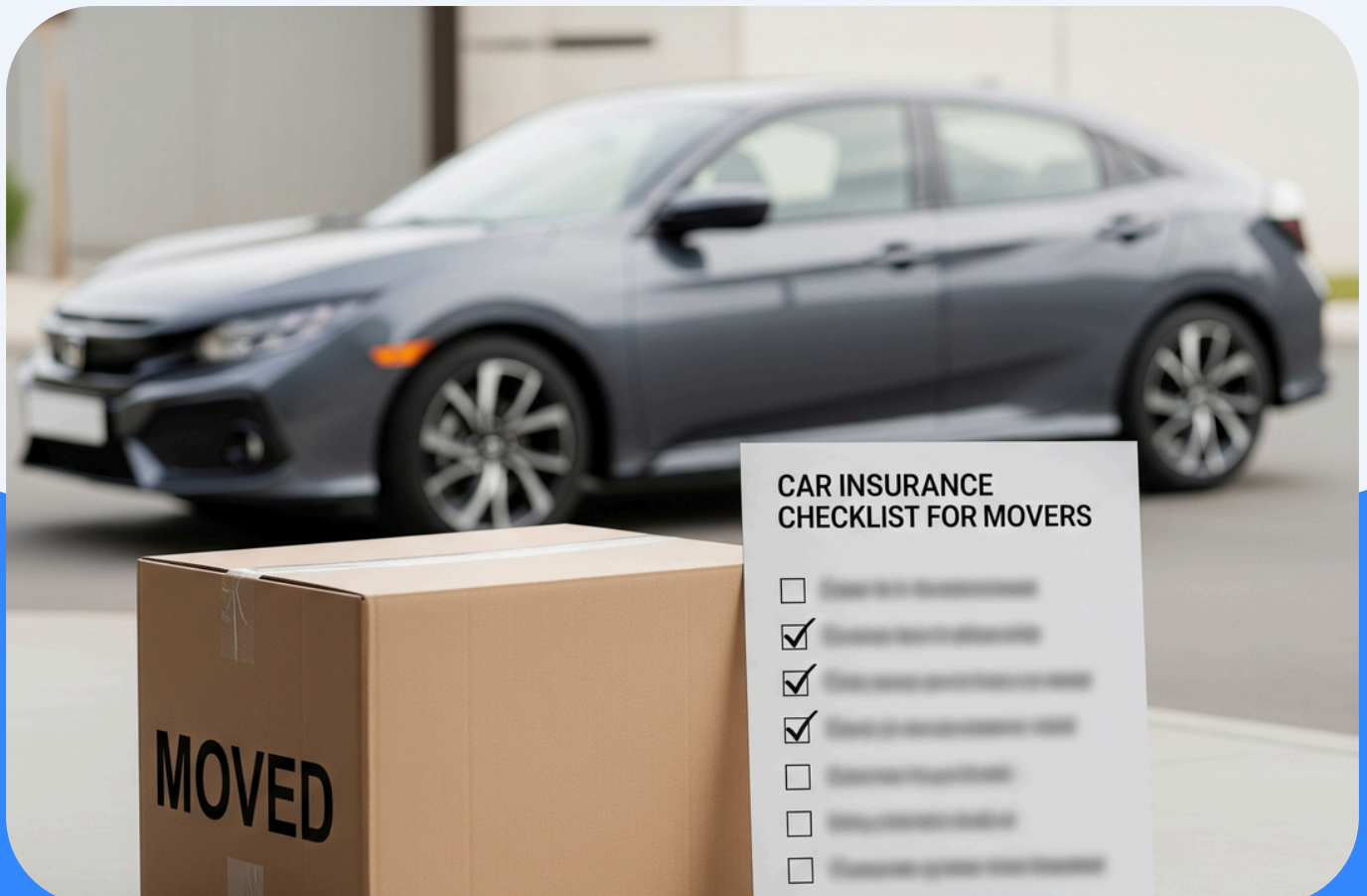
Moving out of state means new car insurance, in most cases! Policies vary by state, so your current coverage might not transfer. Use this expert checklist to easily manage your car insurance before, during, and after your move.



Erik Martin
Writer



Laura Longero
Editor



30 days before you move: Start planning

- Check if your insurer operates in the new state or region. Not all companies offer the same policies in every state, so your current insurer might not be able to cover you in your new location. Insurance policies are written to be state-specific — a policy that insures you in Missouri will not cover you in California .
- Call your insurer to inform them of your move and ask if your premium will change at your new address. When setting premiums, insurers look at the claims history within a certain geographic area, making your location a key decision factor in how much auto insurance premium you pay. Your location decides your rate.
- Review your current policy for its renewal date, active discounts and liability limits. You want peace of mind that nothing will slip through the cracks before, during or after your move.
- Research your new state's auto insurance requirements, like minimum liability and PIP rules. Although requirements vary, most states mandate a minimum level of liability coverage. Some states also require Personal injury protection (PIP. PIP helps cover your medical expenses, lost wages and other costs related to injuries you or your passengers might sustain in an accident—regardless of who's at fault.

Use CarInsurance.com's Calculator When Moving

When you move, your car insurance rates may increase or decrease based on your new ZIP code, coverage requirements and state laws.

CarInsurance.com's calculator makes it easy to know how much you'll pay if you move and switch insurers.

See how our insurance rate calculator estimates your costs after moving.

Will my insurance go up if I move?

Compare my rates by

ZIP Code

City

State

Current ZIP Code

New ZIP Code

78749

94404

Annual premium

Your age

\$ 1,895

16

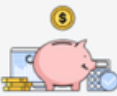
Types of coverage

☐ State minimum liability ⓘ

☐ Liability only - \$50K/\$100K/\$50K ⓘ

☒ Full coverage - \$100K/\$300K/\$100K ⓘ

Update rates



Your rates could go up by 3% for an increase of

\$52/year ↑

From Austin, TX to Foster City, CA

State minimum

3% lower

Liability only

3% higher

Full coverage

3% higher

See rates by company

Our methodology ⓘ

Compare annual rates by company

State minimum

Liability only

Full coverage


	Austin, TX	↗	Foster City, CA
Allstate	\$6,990	↓ - \$1,231	\$5,759
Auto Club Enterprises (AAA)	\$8,095	↓ - \$1,855	\$6,240
GEICO	\$4,985	↓ - \$524	\$4,461
Nationwide	\$5,965	↑ + \$8,623	\$14,588
Progressive	\$17,008	↓ - \$10,943	\$6,065
State Farm	\$6,701	↓ - \$1,969	\$4,732
🚗 City average	\$6,599	↓ - \$182	\$6,780
🚗 State average	\$5,862	↓ - \$1,472	\$7,334

Insurance companies offer varying rates depending on your location. Comparing quotes side by side helps you see which insurer offers the best price for the coverage you need. Taking time to review multiple options can lead to significant savings on your premium.

Use the calculator now →

These are sample rates provided to give you an idea of how average premiums compare. This preview is for illustration only; [visit the page](#) to use the calculator.

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15-7 days before you move: Get quotes and prepare for your move

- Compare quotes using your new ZIP code, driver and vehicle information. Know how much coverage you need and be prepared to provide relevant details about your vehicle, new address and listed drivers.
- Choose your policy and set it to start before moving day. Review your new (or updated) policy and confirm that your coverage begins at least a day or so before you move. Make sure you get the start date of your policy in writing.
- Update drivers (e.g., new spouse or teen driver). To add someone to your policy, contact your insurance company with the driver's details. Your insurer will then review this information and adjust your policy accordingly. Your premium may change depending on their driving record and other factors.
- Check local DMV timelines to avoid missing registration or license deadlines. Most states require you to get a driver's license in the state where you live, usually within 30 to 90 days of establishing residency. Vehicle registration (much like your driver's license) is connected to your state of residence as well; many states will require both to match.

Moving day to 7 days after: Remain compliant

- Update your insurer with your new address immediately if you haven't already done so. Again, car insurance policies are specific to your state.
- Register your vehicle in your new state. In most states, this needs to be completed within 30 to 60 days.

- Present proof of insurance to your new DMV. You'll need this when you go to register your vehicle at the DMV.
- Confirm your billing details and auto-pay setup. Review your policy and account to ensure that your billing address and payment method are correct.

7-30 days after moving: Finalize and optimize your policy

- Check your documents, including ID cards, coverage summary and renewal date. You can usually access your full policy online and print your proof of insurance ID cards by logging into your account. Alternatively, contact your insurance company or agent to request paper copies. Review these documents to ensure your listed information, chosen coverages and renewal date are accurate.
- Compare your actual premium with your estimate and flag any surprises. Review your auto insurance premium bill carefully.
- Cancel your old policy only after your new coverage is fully active. Make sure there are no gaps and prevent any lapses in coverage that could leave you financially exposed. Be mindful of any cancellation fees or refund policies.
- Ask about local discounts you may be eligible for. Some common discounts: safe driving, low annual mileage, bundling multiple policies, good student performance, electronic billing and autopay, paperless statements, advance policy purchase, advanced payment, completing senior or defensive driver courses, being in certain professions or higher education degrees, being married, using your vehicle for pleasure or farm work and long-term loyalty.

How our tool helps

The CarInsurance.com's Calculator helps you:

- Compare insurance cost differences instantly between ZIP codes
- See how age, coverage types and city differences affect your rate
- Choose the right time to switch or update your policy
- Avoid rate spikes or lapses in coverage during your move

Final reminder: Move with confidence, stay protected

Relocating doesn't have to mean confusion or unexpected costs. With this checklist and the CarInsurance.com's Calculator, you'll know exactly what to expect before you pack a single box. At CarInsurance.com, we're here to simplify every step of your coverage journey so you can focus on what matters most: settling in without stress.

Get your questions answered - Connect with our experts now!

We hope you found this checklist valuable. To take the next step, Visit CarInsurance.com to:

- Explore our library of expert resources and guides.
- Use our free car insurance calculators.
- Compare personalized quotes from top providers.

For direct feedback or questions about this guide, please email us at:

Email: editors@carinsurance.com