

Compare the cover, not just the price

Costa Rica car insurance | Blank comparison worksheet | October 8, 2026

Use current written quotes and policy wording. Ask an authorized insurer or intermediary to explain differences.

Record the actual limits, currency and deductibles. This worksheet is a planning aid, not an insurance recommendation.

What to confirm	Quote A	Quote B	Quote C
Insurer / intermediary / quote date			
Vehicle / use / eligible drivers			
Currency / period / validity date			
Total premium / taxes / instalment fees			
Third-party injury liability: limit / deductible			
Property-damage liability: limit / deductible			
Occupants medical cover: limit / deductible			
Collision: valuation / limit / deductible			
Theft: valuation / limit / deductible			
Additional risks: cover / exclusions			
Legal expenses / personal possessions			
Replacement transport: limits / conditions			
Assistance: territory / hours / restrictions			
Towing / call-outs / extra charges			
Repairers / prior authorization			
Claims contact / evidence / deadlines			
Important exclusions / unresolved questions			
Policy wording / written confirmation received			

Do not assume payment of the marchamo covers property damage or that every licensed driver is eligible.

Never enter passwords, identity documents or payment details here. Keep completed comparisons private.

Costa Rica Havens | costaricahavens.com | Companion to the Russ Martin / WheelsCR insurance interview