



Vehicle Binder

Cars, boats, RVs and everything else with a title:
records, insurance, maintenance, and what to do
after an accident.

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If you only read one page

Most vehicle costs come from skipped maintenance, the wrong coverage and a mess after an accident. That goes for boats and RVs as much as cars.

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- 1 **Keep the title at home.** Keep registration and the insurance card in the car. A title left in the glove box makes a stolen car easy to sell.
 - 2 **Follow the owner's manual.** Its maintenance schedule, not the sticker from the oil change shop. The manual is what the warranty is based on.
 - 3 **Check recalls twice a year.** Enter your VIN at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls). Recall repairs are free at any dealer for your brand.
 - 4 **Check tires once a month.** Pressure and tread. Tires are the only part of the car that touches the road.
 - 5 **Know your coverage before you need it.** State minimum liability is often far too low for a serious accident. Boats and RVs usually need their own policies, and a homeowners policy rarely covers them.
 - 6 **Leave a float plan every time the boat goes out.** Tell someone on shore where you are going, who is aboard and when you will be back. Carry a wearable life jacket for every person.
 - 7 **Winterize before the first freeze, and file the notice of sale when you sell.** A cracked engine block is the most expensive boat or RV repair people cause themselves. And until the state knows a vehicle is sold, tickets and accidents can come back to you.
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Then start here: **Every vehicle at a glance**, page 5.

What is in here

10 worksheets in four sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01 Cars and trucks	4
Every vehicle at a glance	5
Vehicle record	6
Maintenance schedule	7
02 Boats and RVs	9
Boat record	10
Boat season and safety	11
RV or camper record	12
03 Everything else	13
Motorcycles, trailers and other vehicles	14
04 Drivers and changes	15
If there is an accident	16
Drivers in the household	17
Selling or giving away a vehicle	18

01

Cars and trucks

Every vehicle at a glance, a record for each car, and the maintenance schedule.

Every vehicle at a glance	5
Vehicle record	6
Maintenance schedule	7

Every vehicle at a glance

One line for each car, truck, motorcycle, boat, trailer or RV in the household.
Give each one its own record on the pages that follow.

Vehicle	Main driver	Plate	Registration renews	Insurance renews
Spare keys and fobs kept at _____				
Titles kept at _____				
Roadside assistance and phone _____				

Cars

Boats and RVs

Other

Drivers



Vehicle record

One page per vehicle. Copy it for each one. The VIN is on the driver's side of the dashboard, the door frame, and the insurance card.

Year, make and model _____

Color and trim _____

VIN _____

License plate _____

Bought on _____

Bought from _____

Price paid _____

Mileage when bought _____

Ownership

Status ☐ Owned outright ☐ Loan ☐ Lease

Title kept at _____

Lender or leasing company _____

Monthly payment _____

Paid off or lease ends on _____

Lease mileage limit _____

Account number kept at _____

Insurance and registration

Insurer and policy number _____

Agent and phone _____

Coverage (liability, collision, comprehensive) _____

Deductible _____

Registration renews on _____

Inspection or emissions due _____

Parts to buy

Part	Size or number
Tires	
Wiper blades (driver and passenger)	
Engine oil type	
Cabin and engine air filters	
Key fob battery	

Warranty ends (miles or date) _____

Extended warranty or service plan _____

Maintenance schedule

The routine that keeps a vehicle safe and its value up. Your owner's manual has the exact intervals, so write them in here.

Job	Every (miles or months)	Last done	Next due
Oil and filter change			
Tire rotation			
Tire pressure and tread check	Monthly		
Brakes inspected			
Engine air filter			
Cabin air filter			
Wiper blades	Yearly		
Battery tested	Yearly after year three		
Coolant			
Transmission fluid			
Spark plugs			
Timing belt, if it has one			

Check for recalls. Enter the VIN at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls) twice a year. Recall repairs are free at any dealer for that brand.

Service log

Date	Mileage	What was done	Where	Cost

Cars

Boats and RVs

Other

Drivers

02

Boats and RVs

Boats, personal watercraft, campers and the seasons that come with them.

Boat record	10
Boat season and safety	11
RV or camper record	12

Boat record

One page per boat, personal watercraft or jet ski. The hull identification number (HIN) is on the right side of the transom, near the top.

Year, make and model _____ Length _____

Hull identification number (HIN) _____ Registration or documentation number _____

Registration renews on _____ Title kept at _____

Engines

Engine	Make and model	Serial number	Hours
Port or main			
Starboard			
Kicker or generator			

Where it lives

Marina or storage _____ Slip or space number _____

Marina phone _____ Mechanic and phone _____

Insurance and trailer

Insurer and policy number _____ Towing service (such as a membership) _____

Trailer VIN and plate _____ Trailer registration renews on _____

Parts to buy

Part	Size or number
Oil and filters	
Impeller	
Propeller (size and pitch)	
Batteries	

Boat season and safety

What to do when the boat goes in, when it comes out, and what has to be aboard every time it leaves the dock.

Aboard every trip

- | | |
|---|--|
| ☐ A wearable life jacket for each person | ☐ Navigation lights working |
| ☐ A throwable flotation device | ☐ Registration papers |
| ☐ Fire extinguisher, charged | ☐ First aid kit |
| ☐ Visual distress signals, in date | ☐ Anchor and line |
| ☐ Horn or whistle | ☐ Phone or radio, charged |

Leave a float plan. Tell someone on shore where you are going, who is aboard, and when you will be back, and what to do if you are late.

Spring launch

- ☐ Check hoses, clamps and the bilge pump
- ☐ Charge and test the batteries
- ☐ Change the oil and filters if not done at layup
- ☐ Check the impeller and the drive or lower unit
- ☐ Check the trailer tires, bearings and lights
- ☐ Check that flares and the extinguisher are in date

Fall layup

- ☐ Add fuel stabilizer and run the engine to circulate it
- ☐ Winterize the engine and fresh water system, if you get freezing weather
- ☐ Change the oil and lower unit fluid
- ☐ Remove or maintain the batteries
- ☐ Clean, dry and cover, or shrink-wrap
- ☐ Take valuables and electronics home

RV or camper record

For a motorhome, travel trailer, fifth wheel or camper. Rig details matter most at a campground, a fuel stop or a repair shop far from home.

Year, make and model _____ VIN _____

Plate _____ Registration renews on _____

Length and height _____ Weight rating (GVWR) _____

Hitch or ball size _____ Insurer and policy number _____

Systems

System	Details	Last serviced
Generator (model and hours)		
Propane tanks and last inspection		
Fresh, gray and black tanks (sizes)		
Water heater		
Roof and seals		
Tires (date code on the sidewall)		
Brakes and bearings		

Tires age out before they wear out. RV tires often fail from age while the tread still looks fine. The four-digit date code on the sidewall shows the week and year they were made.

Stored at _____ Roadside assistance for RVs _____

Dealer or mechanic _____ Winterized on _____

03

Everything else

Motorcycles, trailers, ATVs and golf carts.

Motorcycles, trailers and other vehicles

14

Motorcycles, trailers and other vehicles

Motorcycles, utility trailers, ATVs, golf carts, snowmobiles and anything else with a VIN, a plate or a key.

Vehicle	VIN or serial	Plate or registration	Renews on	Insured with

Trailer checks before towing

- ☐ Hitch and ball size match
- ☐ Coupler latched and pinned
- ☐ Safety chains crossed
- ☐ Lights and brakes work
- ☐ Tire pressure checked
- ☐ Load balanced, tongue heavy

04

Drivers and changes

Accidents, new drivers, and selling a vehicle.

If there is an accident	16
Drivers in the household	17
Selling or giving away a vehicle	18

If there is an accident

Keep a copy of this page in the glove box. It is hard to think clearly right after a crash.

- 1 Get safe.** Turn on the hazard lights. If the car can move and no one is hurt, move out of traffic. Call 911 if anyone is injured.
- 2 Call the police.** Many states require a report when someone is hurt or the damage is over a set amount. A report helps the insurance claim either way.
- 3 Take photos.** Both cars from every side, the plates, the road, signs and signals, and any injuries.
- 4 Swap information.** Do not argue about fault or apologize. Write down the details below.
- 5 Call your insurer.** Report the claim the same day if you can. Ask about towing and a rental car.

The other driver

Name _____	Phone _____
License number _____	Plate and state _____
Car year, make and color _____	Insurer and policy number _____
Date and time _____	Location _____
Police report number _____	Officer and department _____
Witness name _____	Witness phone _____
My insurer's claims number _____	
Roadside assistance number _____	

Drivers in the household

Who drives what, when each license renews, and the rules you agree on with a new driver.

Driver	License renews	Usual vehicle	On which policy

New driver agreement

- ☐ No phone in hand while driving, including at red lights
- ☐ Seat belts on for everyone before the car moves
- ☐ Passenger limit for the first year
- ☐ Home by an agreed time at night
- ☐ Who pays for gas, tickets and the deductible
- ☐ Call for a ride, no questions asked, if anything feels unsafe

Driver signature _____ Date _____

Parent signature _____ Review again on _____

Selling or giving away a vehicle

The steps that keep you from being responsible for a car you no longer own.

- ☐ Look up its value on two pricing guides
- ☐ Pay off the loan or ask the lender how the title is released
- ☐ Clean it and gather the service records
- ☐ Sign the title over, and write the sale date and mileage
- ☐ Write a bill of sale and keep a copy
- ☐ Remove the plates if your state requires it
- ☐ File the release of liability or notice of sale with the motor vehicle department
- ☐ Cancel or move the insurance only after the sale is final
- ☐ Remove the car from toll accounts, apps and garage openers
- ☐ Clear your phone, addresses and saved data from the car's screen

Sold or given to _____

Date _____

Price _____

Mileage _____

Notice of sale filed on _____

Insurance changed on _____

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Vehicle Binder is free, on paper and in the app.



Fill it in once

Scan to start at hubstone.com/start. No card needed.

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