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INFORMATION AND QUESTIONS ABOUT CAR INSURANCE

INFORMATION:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

License: \_\_\_\_\_ (State) \_\_\_\_\_ (Date of Expiration)

Car: \_\_\_\_\_ (Make) \_\_\_\_\_ (Model) \_\_\_\_\_ (Year)

Mileage: \_\_\_\_\_

Previous Insurance Co. \_\_\_\_\_

Coverage: \_\_\_\_\_

QUESTIONS:

How much will it cost to buy full coverage? \_\_\_\_\_

May I pay my insurance by the month? \_\_\_\_\_

What is No Fault insurance? \_\_\_\_\_

Do I need collision insurance? \_\_\_\_\_

**Write additional questions you may need to know about your particular situation.**

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### Insurance Vocabulary Work Sheet

Write the meaning to each of the words as your teacher explains them in the classroom. Use your dictionary if you need more information.

insure

insurance

compare

buy

protection

vehicle/car

fault

expenses

motorist/driver

liability

uninsured

hit-and-run

damage

help

agent

injury

accident

coverage

payment

towing

personal

person

protect

cover

collide

collision

local

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INFORMATION SHEET

Questions and Answers about Purchasing Insurance

Explain collision coverage?

It is protection against the damage of your car or a non-owned car or a collision with another car or object.

What does No Fault insurance mean?

If you have an automobile accident, each person collects money from his or her insurer regardless of fault.

What medical payments are covered?

The insurers company will pay all reasonable and necessary medical and funeral expenses caused by the insured because of bodily harm.

What is liability coverage?

The insurers company will pay all damages for bodily injury or property damage the insured person is responsible for because of the automobile accident.

Why do I need extended transportation coverage?

It is necessary in order to pay for a rental car if the auto involved in the accident will take longer than twenty-four hours to repair. It will pay for the rental of a car. The coverage has a per day limit and a maximum amount limit.

Explain the uninsured motorist coverage?

This pays for any bodily injury to the insured person who is hurt by an uninsured motorist, a hit-and-run driver or a driver whose insurer is unable to pay.

## Questions and Answers about Purchasing Insurance

Is towing and labor coverage important?

This is important because it pays for towing and labor cost up to the stated amount each time a covered auto or non-owned auto is disabled.

What is specified cause of loss coverage?

This pays for protection if the losses are due to fire, lightning, explosion, theft, windstorm, hail, earthquake, flood, vandalism and losses due to the sinking, burning, or collision of a car.

Do I need underinsured motorist coverage?

This does help to help pay for a collision when an uninsured motorist is involved in an accident. The insured can collect under either the uninsured motorist coverage or under the underinsured motorist coverage, but not under both.