

WS 3.6 Mayhem Videos Insurance Coverage

Name: _____ Date: _____

Types of Insurance Coverage

Watch the videos and choose the correct insurance coverage(s) from the list below. Write the type(s) you need for each scenario.

Types of Insurance Coverage:

Uninsured Motorist - Covers damages done to you by a driver who does not have insurance. Covers you if you are injured by a hit and run driver.

Comprehensive – Protects your car against damage caused by theft, fire, earthquake, vandalism, flood, hitting an animal, etc.

Collision – Pays for the cost of repairing your vehicle or replacing your car when you or another driver was at fault.

Personal Injury Protection (PIP) – Covers medical expenses and loss of income for you and your passengers, regardless of who was at fault or what type of collision it is. Covers any pedestrian or cyclist harmed by the insured's vehicle.

Liability Bodily Injury – Pays for injuries to other(s) for which you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.

Liability Property Damage – Pays for damage to the property of others if you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.

1. You hit a deer late at night and damage your vehicle: _____
2. The passing van is damaged, and its driver is injured: _____
3. You damage a parked car and injure a pedestrian: _____
4. You cause damage to city property, you are injured: _____
5. The executive is taken to the hospital, his car is damaged: _____
6. Your dog damages the interior of your vehicle: _____
7. Your vehicle is damaged during a wind storm: _____
8. The truck you're following causes damage to your car: _____
9. Your vehicle is hit, causing injury to your passenger. The driver flees the scene: _____
10. You cause damage to another vehicle, your children are injured: _____