

## Class #12 Worksheet - Insurance

1. WA state law requires ALL licensed drivers to be \_\_\_\_\_ with liability coverage; this pays for the bodily injury and property damage.
  
2. Some of the important things to consider when you shop for insurance:
  - a. Review insurance costs \_\_\_\_\_
  
  - b. Choose a reputable \_\_\_\_\_
  
  - c. Keep good \_\_\_\_\_
  
  - d. Set the right \_\_\_\_\_
  
  - e. \_\_\_\_\_ your coverage as you get older.
  
  - f. Choose the right \_\_\_\_\_ for you; buy the safest vehicle you can afford
  
  - g. Ask about \_\_\_\_\_
  
3. \_\_\_\_\_ pays the other parties damages YOU cause; you get no money if you are at fault.
  
4. \_\_\_\_\_ coverage pays for damage to your vehicle from something other than a collision. (Banks require this coverage)
  
5. \_\_\_\_\_ covers your vehicle for damage due to a collision.
  
6. \_\_\_\_\_ your insurance pays you when damage is done to your or your stuff by someone without insurance.

7. \_\_\_\_\_ coverage will pay for a rental vehicle or towing to a mechanic's shop of our choice.

8. Each state has its own insurance \_\_\_\_\_.

9. To contact the WA state Insurance commissioners: <https://www.insurance.wa.gov> or 1-800-562-6900

10. A vehicle \_\_\_\_\_ should be kept in a \_\_\_\_\_ or at your bank in a safety deposit box.

11. A vehicle's \_\_\_\_\_ needs to be kept in the vehicle.

12. The minimum liability you can legally carry in WA state is 25/50/10

13. A \_\_\_\_\_ is the dollar amount you have agreed to pay out of your pocket to your insurance company to start the settlement process.

14. A \_\_\_\_\_ is the agreed-upon amount of dollars you pay to your insurance company to purchase coverage.

15. How can you protect yourself from insurance scams? (self-reflection question)

16. Make an accident scene "checklist" for yourself (use PowerPoint slide pictures)

17. After purchasing insurance, review the \_\_\_\_\_ page to confirm your coverage.