**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.