

# ***AUTO INSURANCE QUIZ***

- |   |                            |
|---|----------------------------|
| 1. ____ The Company or agency that writes an insurance policy   | A. Bodily Injury Liability |
| 2. ____ What it would cost to replace a piece of property, or rebuild a structure   | B. Collision               |
| 3. ____ The owner of an insurance policy  | C. Comprehensive Coverage  |
| 4. ____ The act or process of colliding; a crash or conflict  | D. Coverage                |
| 5. ____ An individual, usually but not always the buyer, covered by an insurance policy.  | E. Deductible              |
| 6. ____ Auto insurance coverage can help to provide medical payment for policy treatment of bodily injury.                                      | F. Insurance Policy        |
| 7. ____ Insurance designed to pay for the repair or replacement of the policy owner's car in the event of damage not resulting from an accident | G. Insured                 |
| 8. ____ Protection against a specific kind of loss  | H. Insurer                 |
| 9. ____ A cause of loss   | I. Liability               |
| 10. ____ A contract written to protect individuals named in the policy against specific future losses   | J. Medical Payments        |
| 11. ____ A situation in which some kind of loss is possible   | K. Peril                   |
| 12. ____ Payment made by the insured to the insurer   | L. Policyholder            |
| 13. ____ Legal responsibility   | M. Premium                 |
| 14. ____ In auto insurance, liability coverage that pays for physical injury to people in other vehicles  | N. Replacement Cost        |
| 15. ____ The amount the insured pays on a claim before the insurer pays the policy remainder  | O. Risk                    |

## **Automobile Declarations Page**

**Directions:** Use the declarations page on the back side to answer the following questions.

- 1) How much will the insurance company pay for bodily injury per person in an accident in which you were at fault?
- 2) What is the amount of total coverage the insurance company will give for bodily injury in an accident in which you were at fault?
- 3) What is the coverage period?
- 4) What is the total premium the couple must pay for one year of coverage?
- 5) Why is the collision premium for the "Ranger" cheaper than for the "Suburban"?

AUTOMOBILE POLICY DECLARATIONS



*Duncan Insurance Company*

**INSURED:**

Tom and/or Sus Jones  
200 Main Street  
Smalltown, MO 65486

**RENEWAL**

**POLICY PERIOD FROM:** July 1, 2003  
**TO:** Jan. 1, 2003

**POLICY NUMBER:**  
123ABC123ABC

at 12:01 A.M. standard time at  
the address of the insured as  
stated herein.

**AGENT:**  
J. L. Duncan

**AGENT TELEPHONE:**  
(573) 555-5555

<b>ALL DRIVERS</b>	Tom Jones
<b>IN HOUSEHOLD</b>	Sus Jones
<b>RATED DRIVERS</b>	None
1988 FORD	RANGER PICK-UP ID#123ABC456
1996 CHEVROLET	SUBURBAN ID#456DEF789

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	1988 FORD LIMITS	PREMIUMS	1996 CHEV LIMITS	PREMIUMS
<b>LIABILITY:</b>				
BODILY INJURY	\$100,000 Each Person \$300,000 Each Occurrence	\$ 51.70	\$100,000 Each Person \$300,000 Each Occurrence	\$ 51.70
PROPERTY DAMAGE	\$100,000 Each Occurrence	44.00	\$100,000 Each Occurrence	44.00
<b>UNINSURED MOTORISTS:</b>				
BODILY INJURY	\$50,000 Each Person \$100,000 Each Accident	12.60	\$50,000 Each Person \$100,000 Each Accident	12.60
<b>UNDERINSURED MOTORISTS:</b>				
BODILY INJURY	\$50,000 Each Person \$100,000 Each Accident	3.40	\$50,000 Each Person \$100,000 Each Accident	3.40
COMPREHENSIVE	Actual Cash Value Less \$100 Deductible	22.70	Actual Cash Value Less \$100 Deductible	53.00
COLLISION	Actual Cash Value Less \$500 Deductible	23.70	Actual Cash Value Less \$500 Deductible	63.20
		\$ 162.10		\$ 229.90