

## INSURANCE: AUTO INSURANCE CLAIMS

---

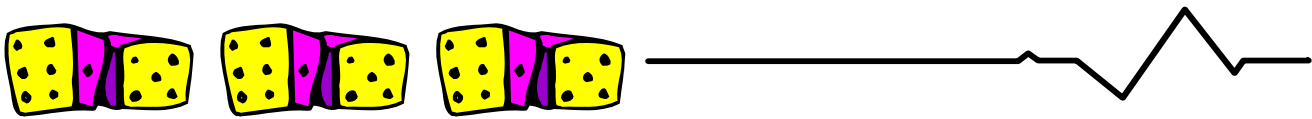
Name: \_\_\_\_\_ Date: \_\_\_\_\_ Period: \_\_\_\_\_

### Choosing a Coverage

For each situation below, choose which type of auto insurance coverage will pay the claim.

- A. Liability Coverage
- B. Medical Payments Coverage
- C. Uninsured Motorist Coverage
- D. Collision
- E. Comprehensive (other than collision)

- \_\_\_\_\_ 1. Amy was parked in a friend's driveway. Upon putting the car in gear, she put it into forward instead of reverse and ran into the garage door, damaging it. There was no damage to her vehicle.
- \_\_\_\_\_ 2. Randy hit a pothole, causing damage to the vehicle.
- \_\_\_\_\_ 3. Lindy was the driver of a vehicle involved in an accident. Her passenger was killed in the accident.
- \_\_\_\_\_ 4. Mark's car was hit in a parking lot by a hit and run driver.
- \_\_\_\_\_ 5. Adam and his friend were in a car accident. It was Adam's car, and both were hospitalized.
- \_\_\_\_\_ 6. Rachel received hail damage to her vehicle.
- \_\_\_\_\_ 7. Lindsey's car developed a crack in the windshield after a rock hit it.
- \_\_\_\_\_ 8. Bruce backed out of the garage and broke the mirror off his car.
- \_\_\_\_\_ 9. Rose was visiting a friend and her tires were stolen off her vehicle.
- \_\_\_\_\_ 10. Jason was involved in an accident and it was his fault. There were no injuries, but there was damage to both vehicles.



## Claim Problem Solving

The Franklin family has the following insurance coverage on their cars. Mr. and Mrs. Franklin are covered as well as their daughter Shaela.

### Franklin Personal Auto Policy

100/300/50 Liability Insurance

\$5000 Medical Payments Insurance

\$300,000 Uninsured Motorist Insurance

Collision with a \$500 deductible

Comprehensive (other than collision) with a \$250 deductible

Cars listed in policy declarations are a 2000 Grand Sedan, 1996 Bull Pickup Truck and a 1994 Cute Coupe.

List the amount that will be covered by insurance and the amount that will have to be paid out of pocket by the Franklin family for each situation. You may show your work on another page.

11. While driving the Coupe, Shaela causes \$50,000 of bodily injury and \$15,000 of property damage to the other vehicle. She causes \$3000 of damage to her car.

Insurance: \_\_\_\_\_ Franklins: \_\_\_\_\_

12. Mr. Franklin has a television and DVD player stolen from the 2000 Grand Sedan. They were valued at \$900 altogether.

Insurance: \_\_\_\_\_ Franklins: \_\_\_\_\_

13. Mrs. Franklin parks the pickup on a street covered heavily with leaves. The leaves catch on fire and damage the pickup for \$3000.

Insurance: \_\_\_\_\_ Franklins: \_\_\_\_\_

14. Shaela is hit in an intersection by a hit and run driver. She has \$15,000 worth of medical expenses and the Sedan sustains \$20,000 in damage.

Insurance: \_\_\_\_\_ Franklins: \_\_\_\_\_

15. Mr. Franklin was trying to answer his cell phone that had fallen on the floorboards and hit a pedestrian. While trying to suddenly avoid the pedestrian, he veered off the road and hit a house on the corner. The pedestrian had \$250,000 worth of injuries and the house sustained \$75,000 in damage. Mr. Franklin's pickup sustained \$10,000 in damage.

Insurance: \_\_\_\_\_ Franklins: \_\_\_\_\_