

What Covers That Risk?

Match the Risk to the Insurance.

Word bank:

Automobile Insurance, Bodily Injury Liability
 Automobile Insurance, Collision
 Automobile Insurance, Comprehensive
 Automobile Insurance, Medical Payments
 Automobile Insurance, Property Damage
 Disability Insurance.
 Health Insurance

HO-4 Renter's insurance
 HO-6 Condominium Owner's insurance
 Homeowners Insurance
 Life Insurance
 Not Covered
 Rider

Risk	Covered? If so, under which type of insurance?
You hit and injured a pedestrian in a crosswalk.	Automobile Insurance, Bodily Injury Liability
Hospital visit due to snake bite while camping in Yellowstone.	Health Insurance
Kitchen destroyed by fire.	Homeowners Insurance, Fire
Injured in an auto accident that was another driver's fault. As a result, you were unable to work for eight months. What insurance would take care of your lost income?	Disability Insurance
Injured in an auto accident that was another driver's fault. As a result, you were unable to work for eight months. What insurance would take care of your medical expenses?	Automobile Insurance, Bodily Injury Liability
Brake failure. Hit a telephone pole and caused damage to the front of the car.	Automobile Insurance, Collision
Sick at home from food poisoning after eating a carnival corndog.	Health Insurance
Stereo was stolen from home.	Homeowners Insurance
Need a cast after breaking an ankle while roller-blading.	Health Insurance
Speeding ticket.	Not Covered
Stereo stolen from car.	Automobile Insurance, Comprehensive
Car needs dent repaired after being hit while parked at the grocery store.	Automobile Insurance, Collision
Lost a neighbor's tool.	Not Covered
Need new muffler.	Not Covered
Computer crashes from virus.	Not Covered

Name _____

Period _____

Increase in power bill due to weather conditions.	Not Covered
After losing her husband to a heart attack, the wife is left alone to care for two children.	Life Insurance
A daughter, who is financially responsible for her mother's nursing home bills, dies from an undetected heart defect.	Life Insurance
Buy new tires for your truck.	Not Covered
Toilet cracked and needs to be replaced.	Not Covered
A single and independent college student dies in an avalanche.	Not Covered
Garage destroyed by fire after being struck by lightning.	Homeowners, Property insurance
Chose to get a nose job.	Not Covered
A doctor diagnoses a child with tonsillitis during a visit to a clinic.	Health Insurance
Broken ribs keep a worker home for two days.	Not Covered
Injured in an auto accident that was your fault. As a result, you were unable to work for eight months. What insurance would take care of your medical expenses?	Automobile Insurance, Medical Payments
Neighbor tripped at your front door and broke a leg.	Homeowners Insurance
Your apartment was broken into and all your electronics were stolen	HO-4 Renter's insurance
Your condo was broken into and all your electronics were stolen	HO-6 Condominium Owner's insurance
Your diamond necklace was stolen. You took out special coverage for this.	Rider
You drove into your neighbor's mailbox.	Automobile Insurance, Property Damage
You had an car accident and your passenger was injured.	Automobile Insurance, Medical Payments