

Automobile Insurance Situations - Key



Provided by the Insurance Education Institute

Name: _____

Please read all questions carefully and write your answers under each question.

NOTE: All drivers own a Bodily Injury Liability insurance policy.

1. Jose was driving to Streamwood High School. As he was turning into school he was rear-ended by Robert. Jose's head hit the steering wheel and he was transported directly to the hospital by ambulance. Robert failed to pay his insurance premium for several months and his policy was cancelled. What type of automobile insurance coverage(s) is needed in this situation?

Collision and Uninsured Motorist

2. Kathy was leaving Hotdog.com when she backed into Mr. Durbach's Ferrari. Only the automobiles suffered physical damage. What type of automobile coverage(s) is needed in this situation?

Collision and Property Damage Liability

3. Matthew went fishing at The Fox River. While his car was unattended, someone stole Matthew's hubcaps. What type of coverage(s) is needed?

Comprehensive Physical Damage

4. Gabby has an "old junker" worth \$300. As she left Saturday School she hit the Sabre Rock. What type of coverage(s) is needed?

None

5. Angelina, Sam and Miguel were driving to Carmelita's for dinner. Angelina was talking on her cell phone and totaled her car. Both passengers were not seriously injured but did require medical attention. What type of coverage(s) is needed?

Medical and Comprehensive Physical Damage

6. Russell swerved to avoid hitting a cat and struck a tree. What type of coverage(s) is needed?

Collision