



OII LESSON PLAN

INSURANCE BOWL GAME

Overview

This lesson will provide a competitive and fun method for students to learn important Ohio insurance facts, concepts, principles and terms. Can be formatted like TV quiz game shows.

Objective

Students will demonstrate knowledge of important insurance facts, concepts, principles and terms.

- **Grade level:** 9 – 12
- **Time required:** One class period (45 -55 minutes)
- **Materials needed:** The following Ohio Insurance Institute brochures:
 - Auto Insurance, Ohio's Financial Responsibility Law, Insurance Consumer Tips, Auto Accident Checklist, Flood Insurance, Tornado Safety Tips, and Homeowners, Renters & Condo Insurance. (Current versions available online at www.ohioinsurance.org/consumers/fact_pak.asp).
 - Current edition of Ohio Insurance Facts (available online at www.ohioinsurance.org/factbook/index.asp)

Opening

Discuss in general the various types of insurance available to Ohio's consumers.

Development

Instructor should select student teams of 4-5 members and assign one of the OII brochures to each student on the team and inform them that they will be responsible for questions that are selected from their brochure. The instructor will provide students copies of the brochure a few days prior to the class period in which it will be used and instruct them to be prepared to answer questions derived from their brochure. Questions have point values assigned, instructor decides the point value of questions asked. Instructor should rotate questions among the teams ensuring each team is asked the same number of total questions. At the end of question period the team with the highest point value wins the contest.

Assessment

Instructor will assess the student's knowledge by recording how well individuals perform on their respective teams. Instructor should keep in mind and compensate for the fact that some questions are very easy and others more difficult requiring more extensive knowledge.



Representing Ohio's property/casualty insurance industry

Earn 3 graduate credit hours
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1

Name two of the five basic parts of an auto insurance policy.



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2

What part of an auto insurance policy lists the drivers covered by the policy?



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3

There are eight common types of auto insurance coverage. Name two of the eight.



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4

What are the minimum liability limits for auto insurance as specified in Ohio's Financial Responsibility Law?



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5

What is meant by the term "deductibles?"



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6

Insurance companies issue Auto Insurance I.D. cards to policyholders. Name two instances when motorists are required to show these cards.



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7

Ohio has a mandatory automobile insurance law.
True or False.



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8

Name two ways Ohio drivers can save money on auto insurance costs?



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9

Who does Ohio's financial responsibility law apply to?



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10

There are several ways to satisfy Ohio's financial responsibility law. Is posting a \$25,000 Surety Bond one of the ways?



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11

When a law enforcement officer requests financial responsibility proof and you don't have it in the car with you, what are the options to show proof?



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12

If a motorist is randomly selected for verification of proof of FR, what must be mailed to the BMV within 21 days?



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13

How much did the average hourly auto repair rate increase between 2000 – 2004?



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14

What penalties may be imposed if you cannot provide proof of financial responsibility?



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15

What are the options for drivers to satisfy Ohio's financial responsibility law?



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16

What was the increase in the average per diem cost of a hospital room in Ohio for the period 1998 – 2002?



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17

How much did Ohio home construction costs rise between 1998 – 2003?



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18

Auto insurance premiums increase based on factors like local hospital and medical costs and vehicle repair costs.

True or False



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19

Auto insurance premiums will not increase unless you have an accident or submit a claim.

True or False



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20

Comparative negligence applies only to auto accidents.

True or False



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21

Accidents should be promptly reported to your insurance company. Name at least four bits of information that are needed by insurance companies.



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22

There are a number of steps you can take that ensure you're spending your insurance dollars wisely. Name at least two ways you can save money on auto insurance.



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23

If you are involved in an accident and the other driver refuses to provide their insurance information or you suspect they aren't insured, what should you do?



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24

Auto insurance ID cards can be used to satisfy proof of financial responsibility.

True or False



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25

At the scene of an accident in which you are involved, what are three bits of information that you should obtain?



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26

What percent of all natural disasters involve flooding?



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27

In order for flood damage to vehicles to be covered by auto insurance, what coverage must be included in the policy?



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28

Losses from flooding are typically covered by homeowners, renters, or condo insurance.

True or False



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29

You are a homeowner and purchased flood insurance yesterday and had a major flood of your home today. Are you covered? Why or why not?



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30

What percent of Ohio's flood plain structures are covered by flood insurance?



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31

During the course of a 30-year mortgage, which is more likely to occur to the property covered?

- a. Fire
- b. Tornado
- c. Flooding



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32

What is the usual deductible for a standard flood insurance policy?



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33

What should your primary concern be during a flood?



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34

Ohio's homeowners insurance premiums are higher than most other states.

True or False



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35

Is it OK to drive through a flooded roadway?
Why or why not?



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36

Tornadoes only occur during the summer months in Ohio.

True or False



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37

Name two perils that are excluded in the standard homeowners, renters, and condo policies.



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38

On average how many tornadoes occur in Ohio each year?



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39

In a building, where is the safest place to seek shelter when tornadoes threaten?



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40

Does the standard homeowners, renters and condo policies cover losses from tornadoes?



OII LESSON PLAN • INSURANCE BOWL GAME

1

Name two of the five basic parts of an auto insurance policy.

1. Declarations;
2. Coverages;
3. Exclusions;
4. Conditions;
5. Definitions/General Provisions;



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2

What part of an auto insurance policy lists the drivers covered by the policy?

Declarations



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3

There are eight common types of auto insurance coverage. Name two of the eight.

1. Bodily injury liability;
2. Property damage liability;
3. Medical payment;
4. Uninsured motorist;
5. Collision;
6. Other than collision;
7. Underinsured motorist;
8. Uninsured motorist property damage



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4

What are the minimum liability limits for auto insurance as specified in Ohio's Financial Responsibility Law?

\$12,500 per person &
\$25,000 per accident;
\$7,500 property damage



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5

What is meant by the term "deductibles?"

The portion of loss the claimant pays before the insurance company's responsibility begins.



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6

Insurance companies issue Auto Insurance I.D. cards to policyholders. Name two instances when motorists are required to show these cards.

1. When stopped for a moving violation;
2. When stopped for a safety check;
3. Traffic court appearance;
4. Upon request from the BMV



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7

Ohio has a mandatory automobile insurance law. True or False.

False. Ohio has a Financial Responsibility law, and most law-abiding citizens purchase auto liability insurance coverage to satisfy the law's requirements.



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8

Name two ways Ohio drivers can save money on auto insurance costs?

- 1) Shop around;
- 2) Increase deductibles;
- 3) Choose the right car;
- 4) Ask about discounts;
- 5) Consider eliminating collision coverage;
- 6) Consider dropping towing and rental reimbursement;
- 7) Become a defensive driver;
- 8) Avoid excessive claims;
- 9) Consider a personal liability umbrella policy



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9

Who does Ohio's financial responsibility law apply to?

1. Owners of registered vehicles in Ohio;
2. Motorists leasing vehicles from licensed dealers;
3. Those applying for any type of Ohio driver's license.



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10

There are several ways to satisfy Ohio's financial responsibility law. Is posting a \$25,000 Surety Bond one of the ways?

No, Surety Bonds must be at least \$30,000



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11

When a law enforcement officer requests financial responsibility proof and you don't have it in the car with you, what are the options to show proof?

1. Mail copy of FR proof when you mail your fine;
2. Bring FR proof to traffic court;
3. Send FR proof to BMV when requested



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12

If a motorist is randomly selected for verification of proof of FR, what must be mailed to the BMV within 21 days?

A copy of one of the following:

1. Auto insurance declarations page;
2. Auto insurance ID card;
3. FR bond



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13

How much did the average hourly auto repair rate increase between 2000 – 2004?

13.5%



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14

What penalties may be imposed if you cannot provide proof of financial responsibility?

1) Lose drivers license for at least 90 days up to two years; 2) Petition the court for limited driving privileges; 3) License plates and vehicle registration suspended; 4) License reinstatement fees of \$75 to \$500; 5) \$50 penalty for failure to surrender license, plates or vehicle registration to BMV; 6) Requirement to obtain liability insurance for 3 or 5 years; 7) Vehicle immobilization and confiscation of plates for 30–60 days for violations of FR suspensions. Third and subsequent offenses may mean vehicle forfeiture and a five-year moratorium on vehicle registrations.



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15

What are the options for drivers to satisfy Ohio's financial responsibility law?

1) Automobile liability insurance; 2) Surety Bond of \$30,000; 3) Certificate issued by the BMV showing money or government bonds of \$30,000 on file with Treasurer of the State; 4) Certificate issues by the BMV showing a bond secured by real estate with equity of at least \$60,000; 5) Certificate of self insurance from the BMV available to those with more than 25 vehicles registered in their name or a company's name



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16

What was the increase in the average per diem cost of a hospital room in Ohio for the period 1998 – 2002?

13 %



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17

How much did Ohio home construction costs rise between 1998 – 2003?

10.4%

A

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18

Auto insurance premiums increase based on factors like local hospital and medical costs and vehicle repair costs.

True or False

True

A

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19

Auto insurance premiums will not increase unless you have an accident or submit a claim.

True or False

False. When factors that determine premiums increase so can insurance premiums.

A

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20

Comparative negligence applies only to auto accidents.

True or False

False. It applies to home and business related accidents also.

A

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21

Accidents should be promptly reported to your insurance company. Name at least four bits of information that are needed by insurance companies.

1) Your name and the name of your policy; 2) Your home address; 3) Your policy number; 4) Your car's make and model year; 5) Date, time and location of accident; 6) Injury information; 7) Witness information; 8) Whether your car is operable and its location; 9) Information on the other driver(s)/passenger(s) involved

A

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22

There are a number of steps you can take that ensure you're spending your insurance dollars wisely. Name at least two ways you can save money on auto insurance.

1) Shop around; 2) Compare the service, price and other special considerations you might have with a few companies and agents; 3) Consolidate insurance needs; 4) Seek discounts; 5) Consider raising deductibles; 6) Avoid filing excessive claims; 7) Contact the Ohio Department of Insurance for shopper's guides

A

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23

If you are involved in an accident and the other driver refuses to provide their insurance information or you suspect they aren't insured, what should you do?

File a crash report with the Ohio Bureau of Motor Vehicles (BMV), available online at <http://bmvo.hio.gov/3303.pdf>. BMV will then require proof of financial responsibility of the other driver.

A

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24

Auto insurance ID cards can be used to satisfy proof of financial responsibility.

True or False

True

A

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25

At the scene of an accident in which you are involved, what are three bits of information that you should obtain?

1) Note the time and location of the accident; 2) Obtain names, addresses and phone numbers of witnesses; 3) Get the names, addresses and phone numbers of those injured; 4) Information about the other vehicle including: a) License plate number, b) Vehicle description (make, model, color), c) Driver's and owner's name, address, phone number, date of birth, Social Security Number and driver's license number



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26

What percent of all natural disasters involve flooding?

90%



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27

In order for flood damage to vehicles to be covered by auto insurance, what coverage must be included in the policy?

Comprehensive coverage (other than collision)



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28

Losses from flooding are typically covered by homeowners, renters, or condo insurance.

True or False

False. Flood damage is excluded in all home owners and renters policies. Flood insurance is available through the National Flood Insurance Program (NFIP).



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29

You are a homeowner and purchased flood insurance yesterday and had a major flood of your home today. Are you covered? Why or why not?

No. There is a 30-day waiting period before coverage becomes effective unless it is a condition for obtaining a mortgage.



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30

What percent of Ohio's flood plain structures are covered by flood insurance?

Only 7%



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31

During the course of a 30-year mortgage, which is more likely to occur to the property covered?

- a. Fire
 - b. Tornado
 - c. Flooding
- c. Flooding



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32

What is the usual deductible for a standard flood insurance policy?

\$500 or \$1,000



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33

What should your primary concern be during a flood?

Family safety



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34

Ohio's homeowners insurance premiums are higher than most other states. True or False

False. In 2000, Ohio's average homeowners insurance premium was ranked 4th lowest in the nation.



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35

Is it OK to drive through a flooded roadway? Why or why not?

Never attempt to drive through or cross a flooded roadway. It takes less than two feet of water to sweep a car away.



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36

Tornadoes only occur during the summer months in Ohio. True or False

False. Tornadoes can occur anytime.



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37

Name two perils that are excluded in the standard homeowners, renters, and condo policies.

1. Flood;
2. Earthquakes;
3. Landslides;
4. Tidal waves;
5. Sewer and water backup;
6. Seepage;
7. War;
8. Nuclear radiation



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38

On average how many tornadoes occur in Ohio each year?

Sixteen



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39

In a building, where is the safest place to seek shelter when tornadoes threaten?

Get to the lowest level of the building, preferably the basement.



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40

Does the standard homeowners, renters and condo policies cover losses from tornadoes?

Yes. Tornadoes are considered windstorms, a peril covered by all homeowners insurance policies.

