

ANSWER SHEET

Underline which auto insurance benefit covers the scenario outlined.

- Jack drives into a ditch and tears up the underside of his truck.
 - Collision
 - Comprehensive
 - Property Damage Liability
 - Uninsured Motorist
- Jack hits a deer and shatters his windshield.
 - Property Damage Liability
 - Comprehensive
 - Collision
 - Uninsured Motorist
- Jack loses control on an icy road and hits a jogger, sending the jogger to the hospital.
 - Collision
 - Comprehensive
 - Property Damage Liability
 - Bodily Injury Liability
- Shana is sitting at a traffic light and Jack rear ends her car, sending Shana to the hospital and generating a claim to Jack's insurance company.
 - Bodily Injury Liability
 - Collision
 - Property Damage Liability
 - Comprehensive
- Jack hits a bus and hurts his back. Jack's truck is fine, but Jack needs to see a doctor.
 - Bodily Injury Liability
 - Medical or Personal Injury
 - Towing Coverage
 - Collision
- Jack's battery dies in the middle of nowhere and he's forced to pay someone to transport his truck to a service station.
 - Towing Coverage
 - Collision
 - Comprehensive
 - Property Damage Liability

Fill in the blank.

- Mike is a passenger in Jack's car when they are hit by another driver. If Mike makes a claim on Jack's insurance, Mike's doctors' bills will be paid by medical or personal injury coverage.
- Some guy totals Jack's new BMW speeding through a red light. Guess what? The guy's insurance won't cover the entire replacement cost. If Jack's policy includes underinsured motorist property damage coverage, his insurance will cover the difference.
- Jack runs a red light and tears off Randy's car door. If Randy makes a claim on Jack's insurance, repairs to Randy's door will be reimbursed under property damage liability coverage.
- A light pole falls on Jack's truck during a tornado. Jack knows his insurer will pay to fix the truck because he has comprehensive coverage.

Underline which auto insurance benefit covers the scenario outlined.

1. Jack drives into a ditch and tears up the underside of his truck.

a. Collision	b. Comprehensive
b. Property Damage Liability	d. Uninsured Motorist

2. Jack hits a deer and shatters his windshield.

a. Property Damage Liability	b. Comprehensive
b. Collision	d. Uninsured Motorist

3. Jack loses control on an icy road and hits a jogger, sending the jogger to the hospital.

a. Collision	b. Comprehensive
b. Property Damage Liability	d. Bodily Injury Liability

4. Shana is sitting at a traffic light and Jack rear ends her car, sending Shana to the hospital and generating a claim to Jack's insurance company.

a. Bodily Injury Liability	b. Collision
b. Property Damage Liability	d. Comprehensive

5. Jack hits a bus and hurts his back. Jack's truck is fine, but Jack needs to see a doctor.

a. Bodily Injury Liability	b. Medical or Personal Injury
b. Towing Coverage	d. Collision

6. Jack's battery dies in the middle of nowhere and he's forced to pay someone to transport his truck to a service station.

a. Towing Coverage	b. Collision
b. Comprehensive	d. Property Damage Liability

Fill in the blank.

7. Mike is a passenger in Jack's car when they are hit by another driver. If Mike makes a claim on Jack's insurance, Mike's doctors' bills will be paid by _____ coverage.

8. Some guy totals Jack's new BMW speeding through a red light. Guess what? The guy's insurance won't cover the entire replacement cost. If Jack's policy includes _____ coverage, his insurance will cover the difference.

9. Jack runs a red light and tears off Randy's car door. If Randy makes a claim on Jack's insurance, repairs to Randy's door will be reimbursed under _____ coverage.

10. A light pole falls on Jack's truck during a tornado. Jack knows his insurer will pay to fix the truck because he has _____ coverage.