

The Game of Life
Auto Insurance Quiz

Updated: 2016-02-10

Your Name:	Date:
Your Teacher:	Period:

- 1) Which of these types of auto insurance is legally required in Louisiana? (one point)
 - (a) Comprehensive
 - (b) Liability
 - (c) Collision
 - (d) Emergency Road Service

- 2) Liability insurance protects whom? (one point)
 - (a) You as the driver and your passengers if they are injured
 - (b) Passengers injured in the other vehicle caused by a collision in which you are at fault
 - (c) Pedestrians only
 - (d) Property damage only

- 3) What is a deductible? (one point)
 - (a) The amount the policyholder pays for a repair before the insurance company pays
 - (b) The amount that your insurance doesn't cover in the case of property damage
 - (c) The amount of premium you don't have to pay if you have a good credit record
 - (d) The balance due after you make a partial payment of your premium

- 4) What is an exclusion? (one point)
 - (a) The list of vehicles that can't be insured in Louisiana
 - (b) Passengers who may not travel in a car with a driver under age 18
 - (c) The government taking your vehicle if you don't maintain minimum Liability coverage
 - (d) An item not covered by an auto insurance policy, like damage from off-road driving

- 5) Match the terms below with the proper description. (one point for each correct answer)
 - (1) Rental Reimbursement
 - (2) Emergency Road Service
 - (3) GAP Insurance
 - (a) Coverage for towing when your car is disabled
 - (b) Coverage that provides a rental car when your car is being repaired
 - (c) Coverage to pay you the difference between the fair market value of your car and the amount you still owe your lender on the car in case your car gets totaled in an accident

- 6) Why do some people cancel their Collision and Comprehensive insurance when their car gets older? (one point)
- (a) After five years these insurance policies are no longer required by state law
 - (b) Insurance companies provide free coverage after five years of paying premiums
 - (c) The reduced value of the vehicle doesn't justify the cost of paying insurance premiums
 - (d) Only drivers with bad driving records need Collision and Comprehensive insurance
- 7) What does the *Wreck Check* app do? (one point)
- (a) Estimates the cost of repair if your vehicle is in an accident
 - (b) Calls emergency road service in case your vehicle is in an accident
 - (c) Guides you through each step you should take if your vehicle is in an accident
 - (d) Gets bids on different insurance policy costs
- 8) **15/30/25:** write each number next to its correct definition.(one point for each correct answer)
- (a) Liability insurance coverage (in thousands of dollars) for property damage
 - (b) Liability insurance (in thousands of dollars) for bodily injury to one passenger
 - (c) The total liability insurance (in thousands of dollars) for bodily injury if more than one passenger is injured
- 9) Indicate for each term whether or not it makes auto insurance **more expensive** or **less expensive**? (one point for each correct answer)

This Action Makes Insurance:	More Expensive	Less Expensive
Increase deductibles		
Poor driving record		
Increase coverage limits		
Cancel Collision coverage on an old vehicle		
Driving safely		
Include optional coverages		
Bad credit score		

- 10) Before you contact insurance companies / agencies to shop for auto insurance, which of the following should you do? (one point):
- (a) Create a checklist of the types of coverage you want so you can compare costs
 - (b) Watch the television commercials of the different insurance companies
 - (c) Repair any dents and dings on your car
 - (d) Review your vehicle's owners manual

