

Car Insurance Features

Directions:

There are a number of features available when selecting an auto insurance policy. Understanding what exactly these features provide is important. Match each of the policy features on the left with the appropriate example scenario which the feature would cover on the right.

1. Liability coverage for bodily injury or property damages

___ Ed parks his car on the street so his daughter can park in the garage. During a thunderstorm one night, a large tree limb fell onto the roof of his car.

2. Collision coverage

___ Judy was texting and driving and did not see a traffic light turn red. As she crossed the intersection, she ran into another car coming through at the same time.

3. Comprehensive coverage

___ Donna was the driver Judy hit when she ran the red light. Donna had two passengers in her car who were taken by ambulance to a hospital for treatment.

4. Medical payments

___ Judy was also injured and was taken to the hospital to be treated for her injuries.

5. Personal injury protection

___ Kate was hit from behind as she pulled up to a traffic light. It was not her fault, however the driver could not provide her with proof of insurance.

6. Uninsured and underinsured motorists

___ Sam fell asleep while driving home from work and ran into a neighbor's lawn and damaged the fence and grass.