

WS 3.6 Mayhem Videos Insurance Coverage-Key

Name: _____

Date: _____

Types of Insurance Coverage

Watch the videos and choose the correct insurance coverage(s) from the list below. Write the type(s) you need for each scenario.

Types of Insurance Coverage:

Uninsured Motorists - Covers damages done to you by a driver who does not have insurance. Covers you if you are injured by a hit and run driver. (North Dakota required coverage - \$25,000 per person; \$50,000 per [collision])

Comprehensive – Protects your car against damage caused by theft, fire, earthquake, vandalism, flood, hitting an animal, etc.

Collision – Pays for the cost of repairing your vehicle or replacing your car when you or another driver was at fault.

Liability Bodily Injury – Pays for injuries to other(s) for which you are partially or entirely responsible. Covers your legal fees whether or not you were at fault. (North Dakota required coverage - see Ch 3 Overview for specific amounts.)

Liability Property Damage – Pays for damage to the property of others if you are partially or entirely responsible. Covers your legal fees whether or not you were at fault. (North Dakota required coverage - see Ch 3 Overview for specific amounts.)

1. You hit a deer late at night and damage your vehicle: **Comprehensive**
2. The passing van is damaged, and its driver is injured: **Liability - Property Damage, Bodily Injury**
3. You damage a parked car and injure a pedestrian: **Liability Property Damage, PIP**
4. You cause damage to city property, you are injured: **Liability Property Damage, PIP, Collision**
5. The executive is taken to the hospital, his car is damaged: **Liability - Property Damage, Bodily Injury**
6. Your dog damages the interior of your vehicle: **Comprehensive**
7. Your vehicle is damaged during a wind storm: **Comprehensive**
8. The truck you're following causes damage to your car: **Collision**
9. Your vehicle is hit, causing injury to your passenger. The driver flees the scene: **Uninsured Motorist**
10. You cause damage to another vehicle, your child is injured: **Liability Property Damage, PIP, Collision**

Homework Assignment 3.6 Insurance Requirements Key

What are your legal obligations if you are involved in a crash?

Use the North Dakota Noncommercial Drivers License Manual pg 23-24 to answer questions 1-7

List the three things you must do if you have a traffic crash or collision:

1. Report the crash immediately to law enforcement
2. Exchange Information
3. File a report

The law requires you to file a crash report with Driver License Division if:

4. Damage to the vehicle you are driving is over \$1,000
5. Damage to property other than a vehicle is over \$1,000
6. There is injury or death resulting from the crash
7. You are the owner of a vehicle involved in a reportable crash and the driver fails to report the crash

Your Family Coverage

8. Where is the insurance card and registration in the vehicle you drive?

9. What is the name of your insurance carrier?

10. What types of coverage do you have?

11. Do you have an emergency kit? What is included in the kit?

12. What other things can you do to be prepared in case of a crash or lawsuit?
