Insurance Notes KEY

Objectives:

- Evaluate your attitude toward risk and how to best manage risk in your life
- Explain the role insurance can play in your risk management strategy
- Understand insurance terminology such as deductible and premium
- Compare different types of insurance and their costs
- Evaluate the best type of insurance for a given scenario

Pre-Assessment to see what you know

What's Your Risk Metric?

Reducing Your Risk

- Wearing a helmet when riding a bike
- Construction workers wear safety equipment (hard hats, reflective vests, steel-toed shoes)
- Driving carefully and wearing a seat belt
- Home security systems

What is Insurance?

- Policies to protect you from life events that can be expensive
- You choose the policy and pay a small amount each month to be protected
- Insurance company promises to pay for some or all of your expenses if you experience a covered event listed in your policy

Determining Your Rate

Premium - your monthly payment to the insurance company

- Generally, the more likely you are to have an accident, the higher your insurance premium

Car Risk Factors

Driving Record – the better it is, the lower your premium

Age – drivers not in the youngest and much older age brackets usually pay a lower premium

Location – people living in small towns and rural communities may have lower premiums

Vehicle – a car with safety features (seat belts, air bags, good crash test ratings) may have lower premiums

Car Insurance Types

1. Collision – covers the repairs to your car if you get into an accident
2. Comprehensive – covers damages to your car that is not from an accident (falling rocks)
3. Liability – if you cause an accident, it pays for the damages and medical costs of the people you hit
4. Uninsured – pays for repairs in the case that someone crashes into you and they do not have insurance

What's a Deductible?

Deductible - the amount you must pay before the insurance company will pay the covered amount

- Insurance companies charge deductibles so you won't submit a claim for every little dent and scratch
- The higher the deductible you're willing to pay, the lower your monthly premium will be

SCROLL DOWN

Answer Keys To Everfi Venture

Brendan G. Carr

Answer Keys To Everfi Venture:

Decoding **Answer Keys To Everfi Venture**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Answer Keys To Everfi Venture**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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