

Insurance Coverage Scenarios

1. Fred was injured in a single car accident. He damaged his car, and needs to have surgery. What type of insurance coverage does he need?
2. When Sophia returned from a weekend trip with friends, she discovered that her car had been stolen. What type of insurance coverage does she need?
3. Christy drives an old beater she got as a family hand-me-down. Her 95 Ford Taurus has 200,000 miles on it and has a KBB value of \$600 – 1200. What type of auto insurance can she skip?
4. Conner was involved in a head-on collision with another car, in which he was partially to blame. Both cars were totaled and both parties needed medical attention.
5. Samar was seriously injured in a crash that was not her fault. The other driver had 25/50/20 coverage. Her medical bills totaled \$75,000 and her new car was totaled at \$30,000. What type of insurance coverage does she need?
6. Tanisha fell asleep at the wheel and crashed her car, causing \$8,650 of damage. What type of insurance coverage does she need?
7. Mark backed into his neighbor's fence and knocked it down. What type of insurance coverage does he need?
8. Alex was hit by a drunk driver who fled the scene. Her car was damaged and she was taken to the hospital. What type of insurance coverage does he need?
9. Mateo's car was damaged by a freak hailstorm. What type of insurance coverage does he need?
10. Noelle was driving her friends' home after a late away game. She slipped on some ice and ended up in the ditch. She blew out one tire and damaged her car's bumper. Also, one of her friends needed to see a chiropractor. What type of insurance coverage does she need?
11. Sam just hit a deer and damaged his front hood and windshield. What type of insurance coverage does he need?
12. After shopping, Kate found her car had been side swiped in the parking lot. What type of insurance coverage does she need?
13. Kevin was texting while driving and didn't see a pedestrian in the crosswalk. He hit her and fractured her pelvis. What type of insurance coverage does she need?

Answers

1. Collision & Medical Payments
2. Comprehensive
3. Comprehensive & Collision
4. Liability & Collision (Medical Payments would be a good idea too)
5. Uninsured/Underinsured (Medical Payments would be a good idea too)
6. Collision
7. Liability
8. Uninsured/Underinsured
9. Comprehensive
10. Comprehensive & Medical Payments
11. Comprehensive
12. Uninsured/Underinsured
13. Liability