Automobile Insurance Quiz

Name: _________________________________________

When you insure your car, you’ll need to make decisions about the insurance you carry. Test your knowledge about auto insurance by circling the answers to the following questions:

1. Liability coverage pays for _______.
   a. theft, fire, vandalism, or other damage not related to an accident
   b. The accident related cost of repairing or replacing your vehicle.
   c. Damage or injury for which you are responsible.

2. Collision coverage pays for _______.
   a. theft, fire, vandalism, or other damage not related to an accident
   b. The accident related cost of repairing your vehicle.
   c. Damage or injury for which you are responsible.

3. Comprehensive coverage pays for _______.
   a. theft, fire, vandalism or other damages not related to an accident
   b. the accident related cost of repairing or replacing your vehicle
   c. all the items that passengers lose behind the backseat of your car.

4. If you are in an accident your auto insurance medical coverage handles _______.
   a. only people injured in your car
   b. anyone injured
   c. only people injured who were not in your car

5. A higher deductible results in _______.
   a. a higher premium
   b. a lower premium
   c. tax savings

6. Speeding tickets or accidents may result in _______.
   a. a higher premium
   b. lower premium
   c. migraine headaches

7. Safety features such as antitheft devices and automatic seat belts may result in a _______.
   a. higher premium
   b. lower premium
   c. higher resale value

8. Taking a driver education class may result in a _______.
   a. higher premium
   b. lower premium
   c. later curfew