



Auto Insurance An Introduction for Adults



Facilitator's Guide

Auto Insurance

Overview:

This module focuses on getting the right insurance to protect your new responsibilities as you become a driver. Auto insurance is a critical part of adulthood and living in the US. It is the only form of insurance that is tied to the law: driving without insurance is illegal in almost every state. The consequences of driving without insurance, which can include expensive tickets, having your car impounded or even being sent to jail, are too risky to ignore. Yet some may decide that auto insurance presents too great of an expense. This unit helps reinforce the importance of insuring your health and property, as well as the health and property of others, once you begin driving. Participants will get a financial reality check as they embrace a new stage of their lives, as well as tips and strategies for saving money on their insurance policy. If you are working with teenagers, the *Auto Insurance — Introduction for a Teenage Audience* module — may be more appropriate. Young adults and recent arrivals in the US, who may be already on their own but have not yet developed solid financial skills, will benefit from this module. You may wish to spend part of the session covering information related to credit.

Overall Goal:

To understand the function of auto insurance, what this type of insurance covers, and how to shop for a policy.

The information contained in this curriculum is provided exclusively for instructional purposes. Insurance coverages, terms, and definitions are intended for informational purposes only and may vary in their applicability by state. The information provided by Nationwide Mutual Insurance Company does not in any way replace or otherwise alter the definitions and information contained in individual insurance policies. For information about actual Nationwide Insurance contract coverages, contact a licensed Nationwide Insurance representative.

Workshop activities at a glance:

Activities	Time	Objective
Introduction to Auto Insurance: What You Need to Know	5 minutes	<ul style="list-style-type: none"> Summarize the purpose of the following 6 activities that guide a recent driver through the auto insurance experience. Help participants understand why auto insurance is necessary, what it covers, what to do in case of a crash, and how to shop for a policy.
1: Am I Ready to Drive?	5 minutes	<ul style="list-style-type: none"> Discuss what to keep in mind before getting behind the wheel.
2: Why do I Need Auto Insurance?	20 minutes	<ul style="list-style-type: none"> Participants play a scenario game to see the reasons why auto insurance is needed.
3: Tell me more about auto insurance?	10 minutes	<ul style="list-style-type: none"> Reviews the basic design of auto insurance, including terminology and options.
4: What Does My Auto Insurance Cover?	10 minutes	<ul style="list-style-type: none"> Compares comprehensive, liability, collision and injury protection.
5: What Happens if I'm Involved in a Crash?	10 minutes	<ul style="list-style-type: none"> Defines the role of the insurance company in the event of a crash.
6: Practice Shopping for a Policy	15 minutes	<ul style="list-style-type: none"> Participants can practice shopping for quotes on line, to get a feeling for the expected cost. A guest speaker from the insurance field can provide additional insight.

Introduction: Auto Insurance — What You Need to Know

Time: 5 minutes

Purpose:

Understand why auto insurance is necessary, what it covers and what to consider before you buy

Materials Needed:

Overhead projector, flip chart, markers, copies of handouts

Introduction:

If you drive, you need auto insurance: it's that simple. When making the decision to become a driver, there are three basic things to consider: 1) Do you know what you're doing? 2) Can you afford it? 3) Do you have auto insurance? Your answers to the first two questions should stay between you, your parents and perhaps your driving instructor. This course is here to help you answer question 3: Do you have the right kind of auto insurance?

If you think you're ready to drive, then it's time to talk about insurance. For teenagers and young adults, especially males, auto insurance can be a major expense. As you will remember from an earlier lesson, insurance providers determine the cost of an insurance policy based on how much risk the customer represents. Inexperienced drivers, particularly young men, are more likely to have costly crashes. For this reason, the premiums that young people pay for insurance can be very high: sometimes hundreds of dollars per month.

If you plan to drive a car that belongs to a family member, that person can add you to his or her insurance policy. This can bring down costs quite a bit. Your family member will have to pay more to insure a young, inexperienced driver and he or she may expect you to contribute to the extra expense. If you plan to own or lease a car, then you need your own insurance policy. Since it's your money, your auto and your health at stake, knowing about insurance is your responsibility.

Instructor's Notes:

Display Slides 1 – 4 from the Introduction to Insurance module as a review for participants.

You may want to get the class started by asking some basic questions about why they have attended and what they are hoping to learn. For example:

- 1) Do you drive now? Are you planning to start driving soon?
- 2) What are your perceptions about auto insurance?
- 3) Have you thought about how much you will pay?

Activity 1: Am I Ready to Drive?

Time: 5 minutes

Purpose:

Understand why auto insurance is necessary, what it covers and what to consider before you buy

Materials Needed:

Overhead projector, flip chart, markers, copies of handouts

Introduction:

Before getting behind the wheel, you should ask yourself some important questions.

Instructor's Notes:

Display Slide 5 on display and distribute Handout 1 (*"Ready. Set. Drive!"*) to participants.

Ask students to put a checkmark by each item where they can confidently answer "yes." Ask how many think about each step of the "Do I Know What I'm Doing?" checklist before getting in the auto. Why or why not? Facilitate a class discussion. Some topics for debate are:

1. Is it realistic for parents to refuse to let their children to ride with inexperienced drivers? Why or why not?
2. What about cell phones, which are banned in some cities? Are they banned in your area? What do you think about this law?
3. If you borrow the family auto regularly, how much of the maintenance expense should you be expected to pay for?

Activity 2: Why Do I Need Auto Insurance?

Time: 20 minutes

Purpose:

To see a driver's world, with and without auto insurance

Materials Needed:

Overhead projector, flip chart, markers, game piece, scrap paper and pens

Introduction:

Many young people become frustrated with the cost of insurance, which can run as much as a few thousand dollars a year. If you only have a part time job and other expenses to meet, this can be a major drain on your cash flow. You may be asking yourself "Do I really need this expense?"

Instructor's Notes:

Display Slide 6 (*Why Do I Need Insurance?*) and facilitate a short Scenario Game.

The game cards are located in the handouts section following the facilitator's guide. Cut the cards out and place them in piles by category. You should have created three stacks of cards from each category: "You", "Other Driver" and "Miscellaneous".

Playing the Game:

- Step 1:** Divide the class into three small groups: two groups of uninsured drivers, and 1 group of "Accountants"
- Step 2:** Each uninsured driver group takes a turn by drawing one card from each category: you, other driver, and miscellaneous. By adding up the three categories, each incident is described. Continue until all the cards are taken.
- Step 3:** Ask the accountants to add up the cost of each crash and report to the class. Remember to include the \$400 per crash for the ticket you received for not having insurance.
- Step 4:** Determine which group of uninsured drivers "won" by incurring less costs. Discuss if there is any kind of "winner" in this situation. Ask for a show of hands of who could afford to pay for the damage out-of-pocket if something like this happened to them today.
- Step 5:** Ask if all of these crashes could have been prevented. The class should decide that many were not in the drivers' control. Discuss how insurance is the one factor that can be controlled.
- Step 6:** Conclude with a class discussion about risk and how insurance helps reduce risk. Ask how many of the participants will agree that insurance is a must-have.
- Step 7:** Record each of the 5 "crashes" on a flip chart, in terms of each component and the estimated costs. Set aside for later.

Activity 3: Tell Me More About Auto Insurance

Time: 5 minutes

Purpose:

Understand why auto insurance is necessary, what it covers and what to consider before you buy

Materials Needed:

Overhead projector, flip chart, markers, copies of handouts

Introduction:

The following lesson presents the basic components of auto insurance. Most of the information is provided in the form of a handout so that the participants can continue to review at home.

Instructor's Notes:

Distribute Handout 2 (*Tips for Saving Money on Insurance*) and discuss briefly. Ask if any participants have additional tips or other experiences to share. Write down other suggestions on a flip chart or overhead.

Distribute Handout 3: *Sample Billing Statement*.

Ask participants to identify the following:

1. Account number
2. Amount due
3. Number of months in term
4. Previous balance
5. What the approximate premium on 6 months of auto insurance?
(answer: \$1200)

Distribute Handout 4 (*Terms You Need to Know*). Briefly discuss terms as a refresher from the Introduction to Insurance module. Remind the class to refer to the terms during the rest of the lessons and to use the handout while researching policies. The website:

<http://nwinsurance.nationwide.com/Infocenter/icGlossary.asp?view=default&module=glossary> contains an extensive glossary of insurance terms. You may wish to demonstrate accessing this site to the participants if you have laptop and LCD projector available.

Distribute the **Auto Insurance Word Scrambler (Handout 5)**. Allow students **5 minutes** to complete the activity, alone or in teams, before going over answers.

Activity 4: What Does Auto Insurance Cover? (from Nationwide website)

Time: 15 minutes

Purpose:

Understand what the different forms of auto insurance cover.

Materials Needed:

Overhead projector, flip chart, markers, copies of handouts

Introduction:

Perhaps the first reason you would want auto insurance coverage is to protect your property (auto, truck, van, etc.). Auto Liability Coverage may protect you in the event that you unintentionally damage somebody else's property or unintentionally cause injury to another person. Some of the following types of plans can help you protect your automobiles and the people inside them. Even minor fender-benders may injure you or others traveling in your vehicle.

Instructor's Notes:

Distribute Handout 6 (*What Does Auto Insurance Cover?*). Briefly review with the class. Return to the *Scenario Game*. Review each crash. On a blank transparency, number 1–5 in a row. Ask the participants to name what types of insurance coverage may have come into play during each crash. Answers should include be "Comprehensive, Collision, Towing/Labor, Liability (property damage and bodily injury), and Medical".

Distribute Handout 7: *Sample Policy* and Handout 8: *Sample Declaration Page*. Explain that the sample policy cover sheet lists the page numbers for each component of basic auto insurance. Ask participants to flip to each section when you prompt them (Physical Damage, Auto Liability, Medical Payments, and Uninsured Motorists) and identify the following:

1. Additional definitions
2. Coverage agreement
3. Coverage extensions
4. Exclusions
5. Limits and conditions
6. Assignability

Which component has additional sections (Uninsured motorists)?
Which section describes the payment arrangement for the policy?
(General policy conditions) Where can you find out how much your monthly premium will be? (Declarations page).

Activity 5: What Happens If I Am Involved In a Crash?

Time: 10 minutes

Purpose: Discuss the steps to take following a collision and the role your insurance provider will play.

Materials Needed: Overhead projector, flip chart, markers, copies of handouts

Introduction:

Immediately following a crash, whether your fault or not, you will be emotionally upset and you may even be physically injured. With so much to worry about, it is important to feel comfortable with your insurance provider and plan. This lesson is designed to make you familiar with the process of filing a claim.

Instructor's Notes:

Display Slide 7 (*How to Handle a Crash*).

Distribute Handout 9: *How to Handle a Crash* and ask participants to follow along as you go over each step. If you have time, you may wish to ask participants to share a story from when they were involved in a crash. Ask if these steps accurately portray the process.

Distribute the two sample forms Handout 10: *Sample Claim Form*. Have students practice filling these out, using their own information, an imagined or past crash, or the "crashes" that occurred as part of the game. Walk around the classroom as they are practicing to check on progress and answer questions.

Activity 6: Practice Shopping for a Auto Insurance Policy

Time: 15 minutes

Purpose:

Practice shopping for quotes online, to get an idea of the expected cost. A guest speaker from the insurance field can provide additional insight.

Materials Needed:

Internet connection with overhead projector or computer lab with Internet connection, flip chart, markers

Introduction:

Activity 6 — Practice shopping for and using auto insurance

Instructor's Notes:

Distribute Handout 11: *Sample Auto Insurance Application*. Ask participants to fill out the information requested based on their actual car or a car they plan to buy in the future. Ask what information is difficult to know off-hand, and stress that participants should be sure to check on this information before consulting with an insurance provider.

The following steps will allow you to give the demo to participants.

1. Connect the laptop to the Internet with the screen on display via an LCD projector. Alternatively, you can conduct the class in a computer lab and participants can practice shopping for insurance individually or in groups. Connect to the Nationwide Insurance website at <http://nwinsurance.nationwide.com/nwinsurance/>. If the Nationwide site does not provide quotes in your region, please see one of the following sites:
<http://www.insuremarket.com>
<http://www.insure.com>
<http://www.insweb.com>
2. On the left side, enter the state and type of quote (auto) you are looking for. The select "Start a Quick Quote."
3. Ask if any of the students would like to volunteer information. If not, use your own. Enter the zip code and county where the driver lives, followed by the driver's name and birth date. You may wish to use your own email address.
4. Enter the car information. You may wish to ask students to imagine a car they might buy, the car they will most likely drive or even their dream car.

5. Once you receive the quote, you may want to show the students the difference between a teenage driver and one over 25; males v. females; and between zip code in the area where you live.

6. Below the premium information, you will see other options. Ask students to look at Handout 2: What Does Auto Insurance Cover? when evaluating each option. Explain the inverse relationship between deductibles and premium: a higher deductible (or more money to pay out-of-pocket in case of an incident) means a lower premium, and a lower deductible means a higher premium. Students should decide if they would prefer to pay a little less each month in return for high costs at the time of an incident, or pay a little more each month to avoid this. Where does risk come into play for the policyholder?

Explain the concept of "limits" or the maximum that the insurance company would pay in the case of an incident. For property damage, for instance, what might happen if the limit was \$25,000, but you were involved in a crash that totaled a Mercedes? Who would pay for the difference? Adjust the various options and recalculate the premium so that students can see the relationship.

If students seem overwhelmed with the cost, remind them to review the tips for saving money that were handed out, and to consider their choice of car. Also, ask them to think back to the game and what they learned about what happens in a world without insurance.

If you are unable to complete this activity in class, consider writing the addresses down on a flip chart for participants to copy and bring home with them.

CLOSING

Conclude by asking if there are additional questions. If you cannot answer the questions, you can offer to ask an insurance professional and contact the participants via email or give the answers in an upcoming session. Thank the participants for their time and congratulate them for taking an important step toward a secure financial future.

Scenario Game Cards

You	Other Driver	Miscellaneous
Totaled your car, worth \$6000. It was your fault	The other driver reports no damage to car	A lawyer is involved and you are being sued for \$15,000 for causing "emotional anguish"
You	Other Driver	Miscellaneous
No damage to your car — you are not at fault	The other driver's car needs \$2500 in repairs	A passenger has a broken arm — medical bill is \$5000
You	Other Driver	Miscellaneous
Your car needs \$4000 in repairs — Crash was your fault	The other driver is badly hurt — needs hospitalization — bills will add up to \$25,000	One month after the crash you spend \$2000 fixing the alignment.
You	Other Driver	Miscellaneous
No damage to your car — it was your fault	The other driver has no insurance	It was raining and dark
You	Other Driver	Miscellaneous
Your car was totaled when you were not in it	Is not a driver — you hit a guardrail that is public property — County wants \$5000 to repair it	You are still making car payments – the bank has the title – you still owe \$4500 on the loan. The car is worth \$9,000.
You	Other Driver	Miscellaneous
You let your brother borrow your car.	The other driver was not in the car. You are responsible for \$1500 worth of damage to the bumper.	No one saw the crash.



Auto Insurance



Participant Handouts

Auto Insurance

Handout 1

Ready...Set...Drive: A Checklist

Do I know what I'm doing?

- I got my license
- I have directions: I've studied a map and I know where I'm going. I have a plan for when I get lost
- My auto is "road ready": I've checked the oil, tire pressure, fluid levels, etc.
- I'm prepared for an emergency:
 - I have the numbers for my insurance company, towing company, my license and auto registration in the auto
 - I know how to change a tire and deal with other breakdowns
 - I have access to money if I need emergency repairs
- I know how to reduce distractions: conversation from passengers, music, cell phone
- I know absolutely never to mix alcohol, drugs and driving

Can I afford it?

Here are the typical types of expenses that come from driving. Can you afford them all?

- Purchasing a auto:
 - Down payment or full price of a cheaper auto
 - Monthly installments for loan; or
- Leasing an auto
 - Down payment on contract
 - Monthly lease payments
- Gas
- Regular maintenance and repairs
- Inspection and emission tests
- Property taxes
- Tags and registration fees
- Parking costs (home, work or school)
- Tickets (speeding and parking)

Am I covered by auto insurance?

- I am driving a family member's car
 - I have been added to that person's insurance policy
 - I need to purchase my own auto insurance policy
- I am driving my own car
 - I need to purchase my own auto insurance policy

Auto Insurance

Handout 2

Tips for saving money on insurance

- **Join your parents' plan** (if you are 25 or younger and living in the same household): If you are going to be driving a vehicle registered in your parents' name, ask them to consider adding you to their plan. You will save money by agreeing to pay for increases to their premium and any expenses (for example, if you have a rash or get a ticket).
- **Study!** Many companies offer a discount for good grades (B average or better).
- **Maintain a clean driving record.** When you first get your license, you are given a clean slate in terms of your driving record. After this point, every ticket — such as (*speeding or improper driving*) — can increase your insurance premium. Crashes where you are *at fault* will increase it even more. If *alcohol or drugs* are involved, or you are a *repeat offender*, you may lose your coverage or license all together.
- **Attend a driver improvement workshop or class:** If you get a ticket or happen to be involved in a crash, some traffic courts may give you an option to attend a driver improvement or defensive driving course to dismiss the ticket. Some insurance companies offer you a discount for completing the course. Check with your provider.
- **Choose a safe car:** Consider how what kind of auto you drive affects the cost. A new, high-performance sports car is one of the most expensive vehicles to insure, since insurance companies have determined that they are more likely to be involved in a crash. A safer, more conservative, used car may cost much less to insure. Certain safety features like *antilock brakes*, *air bags* and *alarm systems* may reduce your premium. Keep your insurance costs in mind when you shop for a car.
- **Shop around.** We will help you learn how to use the internet to get the best rate for your needs.

Auto Insurance

Handout 3

Sample Auto Insurance Bill
(See attachment)

Auto Insurance

Handout 4

Insurance Terms You Need to Know (Review from *Introduction to Insurance*)

Accident report	Form listing the details of an accident to be filed with insurance company and police.
Actual cash value	The value of your property today, minus wear and tear, age, and depreciation.
At fault	Describes the person who is legally responsible for or contributes to the cause of a crash or claim, such as in an auto crash.
Claim	A report of a loss sent to the insurance company.
Claim Adjuster	Person who investigates claims filed on behalf of the insurance company.
Collision Coverage	Insurance that pays for damage caused by your auto hitting another auto or object.
Comprehensive	Coverage that pays for damage to your auto not caused by a collision (ex. theft, fire, vandalism, hail, flood, windstorm).
Coverage	Protection provided by an insurance policy.
Deductible	The amount the policyholder agrees to pay out-of-pocket in case of a loss. The insurance company pays the remaining amount, up to the limit.
Depreciation	The decrease in the value of property due to wear and tear, age other cause.
Endorsement	A written amendment attached to an insurance policy to change, restrict or broaden coverage.
Exclusion	A provision in an insurance policy that eliminates coverage for certain risks, people, property classes, or locations.

Floater	Additional insurance to cover items not included in a standard policy. Example: You own a very expensive piece of art. Your basic homeowners insurance policy only covers up to \$5000 to replace artwork. You decide to pay an additional premium to cover the remaining value, called a floater.
Insurance	A system to make large financial losses more affordable by pooling the risks of many individuals and business entities and transferring them to an insurance company or other large group in return for a premium.
Insurance company	The company who provides the insurance coverage and services on a specific policy
Insured	A person who is covered by an insurance policy.
(Auto) Liability	Pays the losses of other people which an insured may cause unintentionally, or through negligence.
Limit	The maximum amount that an insurance company will pay for a covered loss
Loss	Damage or destruction to something of value
Peril	Causes of loss under an insurance policy, such as fire, windstorm, explosion, vandalism, etc.
Policy	A legal contract that sets forth the rights and obligations of both the policyholder and the insurance company
Policyholder	The person who owns the policy
Premium	The monthly or annual cost of insurance
Quote	Estimate from the insurance company of the premium you will pay for an insurance policy. This is used to shop for a policy and compare providers
Replacement cost	The amount it would cost to replace damaged property at today's prices, without a deduction for depreciation
Risk	The chance of financial loss
Underwriter	Insurance professional who evaluates requests for insurance, determines who will be awarded coverage, and at what cost. This person is an expert in assessing <u>risk</u>

Auto Insurance

Handout 5

Word Scramble

Courtesy of *Insurance Education Foundation*

Answers to Word Scramble
— **Auto:**
g. Accident report form
c. claims adjuster
h. deductible
b. depreciation
d. estimate
f. expense ratio
a. motor vehicle report
j. underwriter
e. policy holder
i. loss ratio

NAME _____

Class Period _____

Word Scramble

Auto



Find the scrambled word that matches each description and write it (unscrambled) AND its corresponding letter on the line provided next to the appropriate description.

1. A form used to record key information about an accident _____ a. rotom cihelev tropre
2. The person directly responsible for investigating and settling claims that might be covered by insurance _____ b. neredacitiop
3. A portion of a covered loss that is not paid by insurance; subtracted from the amount the insurer would otherwise be obligated to pay _____ c. mlscal rjdusaet
4. Loss in value of property that develops as items age, wear out, or become obsolete _____ d. etamitse
5. An evaluation of the cost to repair a damaged car; may be made by a body shop or a physical damage appraiser _____ e. dpocilyrehl
6. The percent of premiums that goes to pay the insurance company's operating expenses _____ f. nepesxe toral
7. Lists the moving violations (such as speeding) and serious accidents that a driver has had in the past _____ g. centacid retpo rfm
8. Person who evaluates requests for insurance, determining which applicants are accepted and which are rejected, as well as how much coverage the insurer is willing to provide and at what price _____ h. idedebtclu
9. A person, business, or organization that has purchased insurance _____ i. osls oitar
10. The percent of premiums that goes to pay claims _____ j. tnurdeerlwr

Auto Insurance

Handout 6

Sample Policy
(please see attached)

Auto Insurance

Handout 7

Sample Declaration Page
(please see attached)



NATIONWIDE AUTO POLICY DECLARATIONS

Page 1 of 2

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your policy provides the coverages and limits shown in the schedule of coverages. They apply to each insured vehicle as indicated. Your policy complies with the motorists' financial responsibility laws of your state only for vehicles for which Property Damage and Bodily Injury Liability coverages are provided.

Policy Number: CPP Account Number Policyholder:
(Named Insured)

Issued:
AUG 21, 2003

Policy Period From:
AUG 22, 2003 to FEB 22, 2004 but only if the required premium for this period has been paid and only for six month renewal periods if renewal premiums have been paid as required. This policy is initially effective at (1) the time the application for insurance is completed, or (2) 12:01 a.m. on the first day of the policy period, whichever is later. Each renewal period begins and ends at 12:01 a.m. standard time at the address of the named insured stated herein. This policy cancels at 12:01 a.m. at the address of the named insured stated herein.

2307600000004



INSURED VEHICLE(S) & SCHEDULE OF COVERAGES

1. 2002 HOND ODYSSEY	ID #2H		Six Month Premium
Coverages		Limits Of Liability	
COMPREHENSIVE	ACTUAL CASH VALUE LESS \$ 500		\$ 53.00
COLLISION	ACTUAL CASH VALUE LESS \$ 500		\$ 190.70
PROPERTY DAMAGE LIABILITY	100,000 EACH OCCURRENCE		\$ 100.40
BODILY INJURY LIABILITY	100,000 EACH PERSON		
	300,000 EACH OCCURRENCE		\$ 139.60
MEDICAL PAYMENTS	5,000 EACH PERSON		\$ 11.30
LOSS OF USE BROAD FORM	20 PER DAY		\$ 21.20
	650 PER ACCIDENT		
TOWING AND LABOR	50 EACH DISABLEMENT		\$ 2.90
		TOTAL	\$ 519.10

VEHICLE ENDORSEMENTS 3169

2. 1994 ISUZ RODEO S/	ID #49		Six Month Premium
Coverages		Limits Of Liability	
COMPREHENSIVE	ACTUAL CASH VALUE LESS \$ 500		\$ 46.80
COLLISION	ACTUAL CASH VALUE LESS \$ 500		\$ 164.10
PROPERTY DAMAGE LIABILITY	100,000 EACH OCCURRENCE		\$ 120.10
BODILY INJURY LIABILITY	100,000 EACH PERSON		
	300,000 EACH OCCURRENCE		\$ 160.00
MEDICAL PAYMENTS	5,000 EACH PERSON		\$ 15.80
LOSS OF USE BROAD FORM	20 PER DAY		\$ 21.20
	650 PER ACCIDENT		
TOWING AND LABOR	50 EACH DISABLEMENT		\$ 2.90
		TOTAL	\$ 530.90

VEHICLE ENDORSEMENTS 3169

POLICY COVERAGES		Six Month Premium
Coverages		Limits Of Liability
UNINSURED MOTORISTS	\$ 100,000 EACH PERSON	\$ 82.60
-BODILY INJURY	\$ 300,000 EACH OCCURRENCE	
		TOTAL
		\$ 82.60

V-D100-A

INSURED DRIVERS:

#	Driver Name	Birth Date	Marital Status	License Number
01				
02				

APPLIED DISCOUNTS:

PASSIVE RESTRAINT	ACCIDENT FREE	MULTI CAR	MULTI LINE
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Policy Form & Endorsements: V534 3209

Office Use:

TERR: 171 \$ 0.00

Issued By: NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY Home Office - Columbus, Ohio
 Countersigned At: CANTON, OHIO By: ROBERT L SMITH, JR LUT

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For QUESTIONS About Your Policy, Call Your NATIONWIDE AGENT : DAVID A SIVY
 614-451-2232

For Hearing Impaired: TTY 1-800-622-2421

Nationwide Regional Office: 330-489-5000

Auto Insurance

Handout 8

What Does Auto Insurance Cover? (from Nationwide website)

Damage to Your Car

- **Comprehensive Coverage:** Pays for damage to your auto, less a deductible, caused by things other than collision or upset, such as fire, theft or glass breakage.
- **Collision Coverage:** Pays for damage to your auto, less a deductible, caused by collision with another auto or object; or by upset.
- **Towing and Labor Coverage:** Pays a limited amount for labor to repair your disabled auto at the place of disablement and/or towing. May cover 24-hour toll-free assistance for common problems, such as: running out of gas, flat tires, dead batteries and lost or locked keys.

Damage or Injury To Others

- **Bodily Injury Liability Coverage:** Pays when you are responsible for injury to others including, in some instances, your legal defense costs
- **Property Damage Liability Coverage:** Pays for claims if you are responsible for damage to someone else's auto or property.

Injury In Your Auto

- **Medical Expense Coverage:** Pays for certain medical expenses sustained by you and/or others injured while occupying your auto, regardless of who is at fault.
- **Uninsured and Underinsured Motorist Coverage:** Pays for hospital costs and other medical expenses for bodily injury to you and others in your auto, when an uninsured or underinsured driver causes injury.
- **Personal Injury Protection (No-Fault)** Available in many states, the basic requirements under each state's No-Fault Law are available as well as additional benefit amounts.

Auto Insurance

Handout 9

When You're Involved in a Crash

1. Contact the police!
 - If you are badly injured, the police will take you to a hospital
 - If you are not badly injured, consider seeing a doctor if you have any pain or soreness or if you suffered any type of head or neck strain.
2. Complete an accident report.
3. Exchange contact and insurance information with the other driver.
4. Collect the information you will need for the claim, including: description of and specific damages to all vehicles, names and addresses of all individuals involved or witnesses to the crash;
5. Contact your insurance provider with your loss/crash information. Be ready to provide:
 - Your name and address
 - Your policy number
 - A description of the crash (Where? When? How?)
 - Names and addresses of witnesses, drivers or injured persons
 - General loss information (what was damaged)
 - Copies of police and crash reports, and any tickets you received
6. Promptly send your insurance provider copies of any letters, notices or legal papers you receive about the crash. You may be asked to submit proof of loss documentation. If you received treatment for injuries, you may be asked to submit that information as well.
7. You can report the claim in one of three ways:
 - Calling the toll-free number on your insurance card
 - Completing an on-line form on your provider's website
 - Contacting your insurance agent if they have a local office
8. Your claim is individually handled by a claims professional.
9. A claims professional will:
 - Contact you to verify data on the claim
 - Answer any questions you may have
 - Confirm your coverage
 - Obtain claims documents and initiate any necessary investigation of the claim
 - Establish the amount of claims damages to be paid
 - Authorize payments according to policy conditions

Auto Insurance

Handout 10

Sample Claim Form
(please see attachment)

Auto Insurance

Handout 11

Sample Auto Insurance Application