# Activity: What Insurance Covers That?

Directions:

Each of the scenarios below involves an unexpected cost. From the insurance list, select the primary type of insurance that would cover the claim in each of the following situations, if covered at all.

Auto Dental Disability

Fidelity Bond

Health Homeowners’ Liability

Life

Renters’ Unemployment Vision

Workers’ Compensation

      1. You were texting while driving and slam the car into a guardrail.

      2. You hit and damaged a parked car while riding your bike.

      3. Your house was damaged in a flood.

      4. Someone broke into your car and stole your gym bag that had your wallet in it.

      5. While painting a customer’s house, one of your employee’s accidentally broke a window.

      6. While recovering from a stroke, you are unable to work at your full-time job for six months.

      7. You injured yourself while using the slicer at work.

      8. Therapy treatment is recommended after being diagnosed with anxiety.

      9. Someone took your credit card, maxed it out, and then skipped town.

      10. While riding your bike you were injured when hit by a car.

      11. A coworker stole expensive merchandise from the employer.

      12. Someone broke into your apartment and made off with all of your electronics.

      13. You received a concussion from a fall while skateboarding (without a helmet).

      14. A coworker suffered crushed toes when run over by a forklift at work.

      15. The factory where you work closed, and you lost your full-time job.

      16. Your house suffered water damage when a frozen water pipe burst.

      17. While tasting delicious cherry pie, you cracked a tooth on a cherry pit.

      18. Your car windshield cracked when a rock flew off a truck in front of you.

      19. Surgery is required to fix a broken jaw received during a soccer game collision.

      20. You are tired of wearing glasses so you consider LASIK (aka laser eye surgery).