

EL/Civics Lesson Plan

Program Name: Cleveland Heights University Heights
 Staff Responsible for Lesson: Mark Laurenzi

Date(s) Used	03/05/2012
Civics Category	II. Civic Participation
Civics Objective	2. Consumer Economics - Insurance Identify effective ways to safeguard families and homes.
Time Frame to Complete Lesson	45 Minutes or more
EFL(s)	NRS Level 4-6
Standard(s)	Reading
Benchmark(s)	R4.6/R5.6/R6.6 R5.4/R6.4
Materials	"Auto Insurance Terms" "Auto Insurance" "What to Do in an Accident" A sample of a temporary Auto Insurance ID card with any personal information removed. Sample below or can be obtained from any Insurance provider for free.
Activities	<p>Warm Up: Ask students if they have ever been in a car accident. Then, ask if they have ever been in a car accident in the US. This can be done as a whole class or in groups for larger classes. Students only share if they are comfortable with doing so.</p> <p>Presentation/Activities:</p> <ol style="list-style-type: none"> 1. Explain that having Auto Insurance is required by law in Ohio, if not most states. Therefore, this is one necessity when living in the US. 2. Divide the students into groups of 2-3. Hand out the sheet titled "Auto Insurance Terms." Assign 3-5 of the definitions from the sheet to each group. They are to review what each term or kind of insurance means. 3. Hand out the sheet titled "Auto Insurance." Each group is to answer each question that has to do with the kind of insurance they reviewed. i.e. find each sentence that describes the kind of insurance term they reviewed. Allow 10-15 minutes for this. 4. Break-up the groups. Each member must complete

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	<p>the worksheet by asking classmates for the answers they do not have. Allow 5-10 minutes for this.</p> <ol style="list-style-type: none"> 5. Review as a class so the teacher can correct. 6. Have students get back into their groups and do the activity on the back of the sheet titled "Are you Covered?" 7. Review answers as a class. <p>What to Do in an Accident:</p> <ol style="list-style-type: none"> 1. Pass out "What to Do in an Accident." 2. Pass out sample ID card 3. Follow the directions on the worksheet 4. This activity should take 15-20 Min. <p>*Note: for smaller classes, these activities can be done as a whole class with the teacher.</p> <p>Closing: This information can be used to review past grammar. For example, I reviewed zero and first conditionals with the terms. E.g. "If you don't drive with insurance, you will..." Or, students must make a first conditional sentence such as "If a tree falls on your car, you need comprehensive insurance."</p>
Assessment/ Evidence	<p>The finished worksheets are examples the evidence of student work. Furthermore, I included the insurance terms in the vocabulary review lessons.</p>
Reflection	<ul style="list-style-type: none"> -The students had been asking for information about Auto insurance as it is a necessity in Ohio. -Although they were frustrated by all of the terms, they were not angry. Rather, they appreciated having the list of terms. They later explained that understanding insurance can be daunting even in their countries. -When doing review lessons with this vocabulary, they all knew the answers. -Perhaps the best form of feedback came when a student told me a story. Following the lesson, she was in an accident. Because of my lesson, she knew what to do and was very appreciative of my lesson.

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Auto Insurance Terms

Premium: The price of insurance an insured person pays for a specified risk for a specified period of time.

Deductible: Usually, a dollar amount the insured must pay on each loss to which the deductible applies. The insurance company pays the remainder of each covered loss up to the policy limits.

Claim: Any request or demand for payment under the terms of the insurance policy.

BODILY INJURY LIABILITY (BI):

Covers other people's bodily injuries or death for which you are responsible. It also provides for a legal defense if another party in the accident files a lawsuit against you. Claims for bodily injury may be for such things as medical bills, loss of income or pain and suffering. In the event of a serious accident, you want enough insurance to cover a judgment against you in a lawsuit, without jeopardizing your personal assets. Bodily injury liability covers injury to people, not your vehicle. Therefore, it is a good idea (and usually a company requirement) to have the same level of coverage for all of your cars. Bodily Injury Liability does NOT cover you or other people on your policy. Coverage is limited to the terms and conditions contained in the policy. It is mandatory in most states.

How much protection does this coverage provide?

The dual coverage limits refer to the maximum amounts that will be paid per person, per incident, respectively.

Essential things to keep in mind when selecting your Bodily Injury limits:

If you select limits that are too low, you could be putting yourself at risk financially. For example, if either you or a driver covered by your policy cause a serious injury where damages exceed your limits, you will be held responsible for the amount above your limits. To make that payment, you could be forced to liquidate property, savings, and other assets, or your future earnings could be attached. By purchasing liability limits to account for both your current assets and future net worth, you can help protect yourself against this risk.

PROPERTY DAMAGE LIABILITY (PD):

Covers you if your car damages someone else's property. Usually it is their car, but it could be a fence, a house or any other property damaged in an accident. It also provides you with legal defense if another party files a lawsuit against you. It is a good idea to purchase enough of this insurance to cover the amount of damage your car might do to another vehicle or object. Coverage is limited to the terms and conditions contained in the policy.

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How much protection does this coverage provide?

The coverage limits refer to the maximum amounts that will be paid per accident.

Essential things to keep in mind when selecting your Property Damage limits:

If you select limits that are too low, you could be putting yourself at risk financially. For example, if either you or a driver covered by your policy cause a serious accident where damages exceed your limits, you will be held responsible for the amount above your limits. To make that payment, you could be forced to liquidate property, savings, and other assets, or your future earnings could be attached. By purchasing liability limits to account for both your current assets and future net worth, you can help protect yourself against this risk.

Related Coverage:

Limited Property Damage, which is available in Michigan. It provides protection if you are at fault in an accident that causes damage to another vehicle.

PHYSICAL DAMAGE COVERAGE (COMP AND COLL)

COMPREHENSIVE COVERAGE (OTHER THAN COLLISION, OTC, COMP):

Covers your vehicle, and other vehicles (in limited scenarios) you may be driving for losses resulting from incidents other than collision. For example, comprehensive insurance covers damage to your car if it is stolen; or damaged by flood, fire, or animals. It pays to fix your vehicle less the deductible you choose. To keep your premiums low, select as high a deductible as you feel comfortable paying out of pocket. Coverage is limited to the terms and conditions contained in the policy. This is not required by a state, but if you have a loan or a lease then the lien holder will require it.

How much protection does this coverage provide?

The amount you see typically refers to the deductible, or the portion of a claim you are responsible for paying.

A higher deductible can substantially lower the cost of insurance premiums. You should balance this savings against your ability to absorb a larger out-of-pocket expense. For example, if you set your deductible at \$1,000 and your car sustains damages totaling \$1,500, you will pay \$1,000 and your insurance company will pay \$500.

Who might benefit from buying Comprehensive coverage?

If your car is financed or leased, the finance company will probably require that you carry this coverage.

If you have a newer vehicle or one in excellent condition, you may need this coverage to replace or repair the vehicle in case of loss.

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If you have an older car or one in poor condition, you may not want to pay for this coverage.

UNINSURED AND UNDERINSURED MOTORIST COVERAGE (UM)

UNINSURED MOTORIST BODILY INJURY (UM):

Covers you, the insured members of your household and your passengers for bodily/personal injuries, damages, or death caused by an at-fault uninsured or hit-and-run driver. If you are involved in an accident where the other driver is at fault but has no insurance, your policy will cover your medical expenses, up to the limit on your policy.

Who is covered?

- Policyholder
- Other drivers covered by the policy
- Passengers

How much protection does this coverage provide?

If the other driver involved in an accident is uninsured, this coverage pays up to the limit you purchase. The coverage limits refer to the maximum amount that will be paid per person, per incident, respectively.

Who might benefit from buying uninsured motorist bodily injury coverage?

Individuals without health insurance may benefit from this coverage, because if the limits chosen are inadequate, you will be responsible for paying the additional amount.

UNDERINSURED MOTORIST BODILY INJURY (UNDUM):

Covers you, the insured members of your household and your passengers for injuries, damages or death caused by the negligence of a person with insufficient insurance. If you have an accident with a person whose coverage cannot meet your damages, your policy will meet the difference-up to the limit of liability listed on your policy.

Who is covered?

- Policyholder
- Other drivers covered by the policy
- Passengers

How much protection does this coverage provide?

If the other driver involved in an accident is underinsured, this coverage typically pays any difference between what the other driver's insurance covers and what your bodily injury

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coverage will pay. The coverage limits refer to the maximum amount that will be paid per person, per incident, respectively. If the limits you purchase are lower than an accident's costs, you'll be responsible for paying the amounts over your limits, unless you're covered by health insurance.

Who might benefit from buying uninsured motorist bodily injury coverage?

Individuals without health insurance may benefit from this coverage, because if the limits chosen are inadequate, you will be responsible for paying the additional amount.

Both UM and UNDUM coverage can be combined or sold separately depending on the state and the insurance carrier.

UNINSURED PROPERTY DAMAGE (UMPD):

Covers your auto when property damage is sustained by an insured and the negligent operator does not possess insurance.

How much protection does this coverage provide?

If you don't have Collision coverage, Uninsured Motorist Property Damage coverage pays up to a certain amount for repairs to the insured car (some states have limits at \$3500, some are lower and some are higher). If you have Collision coverage, Uninsured Motorist Property Damage coverage only pays your Collision deductible (in some states).

Does this coverage replace Collision coverage?

No. Uninsured Motorist Property Damage alone is not enough to cover all potential car repair/replacement costs, and only applies if you are involved in an accident caused by a driver without insurance coverage.

UNDERINSURED MOTORIST PROPERTY DAMAGE (UNDPD):

Covers when property damage is sustained by an insured and the negligent operator possesses insurance, but the limits of liability carried by the negligent driver are not sufficient to cover the damages.

How much protection does this coverage provide?

If you don't have Collision coverage, Underinsured Motorist Property Damage coverage pays up to a certain amount for repairs to the insured car (some states have limits at \$3500, some are lower and some are higher) If you have Collision coverage, Underinsured Motorist Property Damage coverage only pays your Collision deductible (in some states).

Does this coverage replace Collision coverage?

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No. Underinsured Motorist Property Damage alone is not enough to cover all potential car repair/replacement costs, and only applies if you are involved in an accident caused by a driver without enough liability insurance coverage.

Both UMPD and UNDPD coverage can be combined or sold separately depending on the state and insurance carrier.

OTHER COVERAGE TYPES

PERSONAL INJURY PROTECTION COVERAGE (PIP or MEDEX):

Covers within the specified limits, the medical, hospital and funeral expenses of the insured, others in his vehicles and pedestrians struck by him. The basic coverage for the insured's own injuries on a first-party basis, without regard to fault. It is only available in certain states. Depending on the state, the covered parties below and the amount of protection may vary.

Who is covered?

- Policyholder
- Policyholder's relatives in the same household
- Passengers
- Other authorized drivers
- Policyholder and family members if they are injured while riding in someone else's car or as a pedestrian when struck by another vehicle. (in some states)

How much protection does this coverage provide?

Total payments covered by PIP are the limits indicated. That is the maximum amount that will be paid per person for any combination of covered expenses (some states offer limits and others set it to an amount like \$10,000). Specific limits and coverages vary by state.

Who might benefit from buying additional medical coverage along with PIP?

People who don't have health insurance that adequately covers the expenses listed above or people who carpool or frequently drive with passengers.

Related Coverage:

Additional Personal Injury Protection is available in some states where PIP is available; some carriers may offer Additional PIP. Additional Personal Injury Protection acts as a supplement to the PIP coverage required by your state. Guest Personal Injury Protection provides coverage to guest passengers in your vehicles. It is required when all drivers on your policy have rejected no-fault coverage (state of Kentucky).

In states like New Jersey, you have to choose a Personal Injury Protection Plan. Here is a description of those choices:

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Full PIP Primary— acts as the primary coverage for injuries sustained by you or your passengers in an auto accident. This option also covers income continuation, funeral expenses, death benefits, and essential services expenses, as detailed below.

Full PIP Health Primary— should be purchased if another health insurance provider acts as the primary coverage for injuries sustained by you or your passengers in an auto accident. This option also covers income continuation, funeral expenses, death benefits, and essential services expenses, as detailed below. Please note: Full PIP Health Primary is not available if you use Medicare or Medicaid as your primary health insurance or if you are an active member of the military. In addition, some health insurers do not cover injuries related to car accidents. If you are unsure of what your health insurance covers, you should select Full PIP Primary or Medical Only PIP Primary.

Medical Only PIP Primary— acts as the primary coverage for injuries sustained by you or your passengers in an auto accident.

Medical Only Health Primary— should be purchased if another health insurance provider acts as the primary coverage for injuries sustained by you or your passengers in an auto accident. Please note: Medical Only Health Primary is not available if you use Medicare or Medicaid as your primary health insurance or if you are an active member of the military. In addition, some health insurers do not cover injuries related to car accidents. If you are unsure of what your health insurance covers, you should select Full PIP Primary or Medical Only PIP Primary.

Also referred to as Optional Basic Economical Loss

This coverage helps you, drivers listed on your policy, and your passengers recover lost wages if you are unable to work due to accident-related injuries.

EMERGENCY ROAD SERVICE TOWING:

Also, referred to as Tow Club, Emergency Road Service, Emergency Roadside Service

Coverage is only available if you purchase Comprehensive and/or Collision Coverage. Some policies limit coverage to pay only when a claim has been issued against your physical damage coverage (an accident). Coverage limits are different for each carrier, but typically, this is what is covered.

What is covered?

Towing	Battery services	
Tire changing	Lockout services	Gas, oil, and water delivery

How much protection does this coverage provide?

The coverage limits you see in your quote refer to the maximum amount that will be paid per incident, per term, respectively.

Taken from <http://www.carinsurance.com/CoverageDefinitions.aspx>

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Auto Insurance

Part I: Car Insurance Terms

Directions: Look at the kinds of auto insurance terms below. Which ones do you know?

- | | | |
|-------------------------|---------------------------------------|-----------------|
| -Liability Property | -Uninsured Motor Vehicle- | -Collision- |
| -Medical/Bodily Injury | -Emergency Road Coverage- | -Comprehensive- |
| -Loss of Earnings- | -Death, Dismemberment, loss of sight- | |
| -Car Rental and Travel- | -Bodily Injury liability- | |
| -Deductible- | -Premium- | -Claim- |

Now, read from the handout titled “Auto Insurance Terms” or the pamphlet given to you. Below the definitions of each type of insurance are given. Write the name of the term next to its meaning.

_____ - a dollar amount a person must pay for the damage done to a car. The insurance company pays the remainder of each covered loss up to the policy limits. For example, if your _____ is \$200, you must pay \$200 of the repair bill and the company will pay the rest.

_____ - this coverage pays for a car that is stolen, damaged by causes that are not crashes, and maybe even will cover a rental car while your car is being repaired.

_____ - covers you if a crash causes you to lose arms, legs, sight, or your life within 90 days of a crash. If you die, the money is given to your family.

_____ - if someone hits your car and it is their fault, but they have no insurance, this policy will cover damage to your car.

_____ - the price you pay for insurance

_____ - pays for emergencies to your car such as towing, delivery of items such as gas, locksmith to open your door if you lose your key, and removal of your car if it is stuck near a road.

_____ - If you hit someone and cause them injury, this insurance pays for their medical bills, but not yours.

_____ - this means that the insurance company will pay most or all of your bill if you have lost your job

_____ - This coverage pays for your medical costs, after the deductible, which you get after a crash

_____ - when you ask the insurance company for money because of loss

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_____ - pays for damage to your car when you hit someone

_____ - covers damage and injury to someone you hit

_____ - Covers your medical costs from a car crash that is your fault

Are you Covered?

Directions: Read the situations below and decide what kind of insurance you need for each situation.

- A. Someone has stolen your car and the police never found it.
- B. A rock from a passing truck cracks your windshield(front window).
- C. Someone hits you but they don't have insurance. You have neck pain and a lot of damage to your car.
- D. You lose your job and can't make your regular monthly payments.
- E. You lose your arm in a car accident and your car is seriously damaged.
- F. A tree falls on your car.
- G. You hit someone and they need to go to a hospital. They're car is also totaled.
- H. You drive through a pot hole, causing a blowout, which causes you to drive into a tree. It may only be a fender bender, but you have whiplash.
- I. After letter H, you need to have your car towed away and you need a rental car.
- J. A drunk guy hits your car and then in anger, punches you in the face. Your car is damaged and so is your face.

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What to Do in an Accident

Directions: Study the “Temporary Auto ID Card” and answer the following questions below by writing either **True** or **False** next to each sentence.

1. The name of the insurance company is State Farm.
2. The policy will end at the end of May.
3. This driver drives a newer car.
4. If the driver is injured in an accident that is his or her fault, he or she is covered.
5. If the driver’s car catches fire, he or she is covered.
6. If the driver loses his or her job, the company will pay for most or all of her bill.
7. If the driver hits someone else, damage to her car is covered by the company.
8. If the driver’s car is destroyed by a giant rock, then her deductible is \$250.
9. If the driver hits another person and the other driver is injured, the company will pay for the other driver’s medical bills.
10. The driver’s agent lives in Ohio.
11. If this driver needs a tow, the company will pay for it.
12. The company will not pay for a driver’s rental car cost

Have you ever been in a car accident?

What should you do if you are in a car accident?

Directions: Read the information in the “Temporary Auto ID Card” and Auto “Auto Accident Report” on what to do if you are in an accident. Then, answer the questions below.

1. What are three things you should do if you have an accident. What are some things you shouldn’t do.
2. Should you call the police or file a report?
3. Who should you tell about the accident?
4. What kind of information do you need to get from the other person in the accident?
5. Whose names should you get after the accident?

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Sample of a temporary Auto Insurance ID card

<http://quotewizard.com/auto-insurance/guide-step-four-closing-the-deal>

