Chapter 8 - Home and Automobile Insurance

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Insurance: protection against possible financial loss
Insurance Company: A risk-sharing firm that assumes financial responsibility for losses that may result from an insured risk.

Insurer: An insurance company.

Policy: A written contract for insurance.

Policyholder: A person who owns an insurance policy.

Coverage: The protection provided by the terms of an insurance policy.

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Premium: The amount of money a policyholder is charged for an insurance policy.

Insured: A person covered by an insurance policy.

Deductible is the set amount that the policyholder must pay per loss on an insurance policy. For example, if a falling tree damages your car, you may have to pay \$200 toward the repairs. Your insurance company will pay the rest.

RISKS		STRATEGIES FOR REDUCING FINANCIAL IMPACT		
Personal Events	Financial Impact	Personal Resources	Private Sector	Public Sector
Disability	Loss of one's income Increased expenses	Savings, investments	Disability incurance	Disability insurance
Birveta	Loss of one's income Catastrophic hospital expenses	Health-enhancing behavior	Health insurance Health insurance organizations	Military health care Medicare, Medicard
Death	Final expenses	Estate planning filisk reduction	Ute insusance	Vertexen's life insurance Social Security survivor semetits
Retirement	Decreated income Unplanned living expenses	Sevings Investments Holotops, skills	Retirement and/or profesions	Social Security Pension plan for government employees
Property loss	Catastrophic storm damage to property Repair or replace- ment cost of theft	Property repair and spkerep Security plans	Automobile insurance Homoowner's insur- ance fileod insurance (point program with government)	Flood insurance (joint program with business)
Lisbilly	Claims and settle- ment costs Lewsuits and legal expenses Loss of personal assets and income	Observing safety pre- cautions Maintaining property	Homeowner's insurance Automobile insurance Malpractice insurance	

Homeowners Insurance: Coverage for a place of residence and its associated financial risks

Personal Finance Chapter 8

Arturo Cuomo

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