

Chapter 8 - Home and Automobile Insurance

Thursday, April 28, 2022 1:50 PM

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.

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.

Source: U.S. Department of the Treasury, Office of the Assistant Secretary for Policy, Insurance, and Risk Management

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 insurance	Disability insurance
Illness	Loss of one's income Catastrophic hospital expenses	Health-enhancing behavior	Health insurance Health maintenance organizations	Military health care Medicare, Medicaid
Death	Final expenses	Estate planning Risk reduction	Life insurance	Veteran's life insurance Social Security survivor's benefits
Retirement	Decreased income Unplanned living expenses	Savings, investments Hobbies, skills	Retirement and/or pensions	Social Security Pension plan for government employees
Property loss	Catastrophic storm damage to property Repair or replacement cost of theft	Property repair and upkeep Security plans	Automobile insurance Homeowner's insurance Flood insurance (joint program with government)	Flood insurance (joint program with business)
Liability	Claims and settlement costs Lawsuits and legal expenses Loss of personal assets and income	Observing safety precautions 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

Ken Little



Personal Finance Chapter 8:

Embracing the Tune of Phrase: An Psychological Symphony within **Personal Finance Chapter 8**

In a global consumed by screens and the ceaseless chatter of immediate communication, the melodic splendor and emotional symphony created by the prepared word usually fade in to the background, eclipsed by the persistent sound and disruptions that permeate our lives. However, set within the pages of **Personal Finance Chapter 8** an enchanting fictional treasure full of fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, this interesting masterpiece conducts visitors on a psychological journey, well unraveling the hidden songs and profound affect resonating within each cautiously crafted phrase. Within the depths with this emotional evaluation, we will discover the book is main harmonies, analyze its enthralling publishing style, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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