

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 Inspector General, 2010

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

IM Harris



Personal Finance Chapter 8:

Adopting the Melody of Appearance: An Emotional Symphony within **Personal Finance Chapter 8**

In some sort of consumed by monitors and the ceaseless chatter of fast connection, the melodic splendor and emotional symphony created by the published word frequently fade in to the back ground, eclipsed by the relentless sound and interruptions that permeate our lives. But, nestled within the pages of **Personal Finance Chapter 8** a charming literary treasure filled with natural thoughts, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, this interesting masterpiece conducts visitors on an emotional trip, skillfully unraveling the hidden melodies and profound affect resonating within each carefully constructed phrase. Within the depths of the poignant assessment, we can discover the book is central harmonies, analyze its enthralling publishing style, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

https://crm.avenza.com/data/scholarship/index.jsp/Ready_Set_Go_Manual.pdf

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