

## 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.

**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 Economic Policy, "Managing Financial Risks," 2010.

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

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

# Personal Finance Chapter 8

**Eric Tyson, Tony Martin**



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