

## 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

**RJ Shavelson**



## **Personal Finance Chapter 8:**

The book delves into Personal Finance Chapter 8. Personal Finance Chapter 8 is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Personal Finance Chapter 8, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Personal Finance Chapter 8
    - Chapter 2: Essential Elements of Personal Finance Chapter 8
    - Chapter 3: Personal Finance Chapter 8 in Everyday Life
    - Chapter 4: Personal Finance Chapter 8 in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, this book will provide an overview of Personal Finance Chapter 8. This chapter will explore what Personal Finance Chapter 8 is, why Personal Finance Chapter 8 is vital, and how to effectively learn about Personal Finance Chapter 8.
  3. In chapter 2, the author will delve into the foundational concepts of Personal Finance Chapter 8. This chapter will elucidate the essential principles that need to be understood to grasp Personal Finance Chapter 8 in its entirety.
  4. In chapter 3, the author will examine the practical applications of Personal Finance Chapter 8 in daily life. This chapter will showcase real-world examples of how Personal Finance Chapter 8 can be effectively utilized in everyday scenarios.
  5. In chapter 4, this book will scrutinize the relevance of Personal Finance Chapter 8 in specific contexts. The fourth chapter will explore how Personal Finance Chapter 8 is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, this book will draw a conclusion about Personal Finance Chapter 8. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Finance Chapter 8.

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