

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, Research, and Statistics

| 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

R Sanford



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