Chapter 7 Additional Activities

1. Have the students get copies of theirs or their parents’ auto policies to examine or have them look at a copy of another policy and try to determine if the policy holder is adequately insured. Be sure all personal information is blocked out.

2. Contact a local agent to come and discuss the coverage with the students.

3. Have the students work in groups based on the major sections of the policy and have each group make a short presentation to the class to explain how the coverage under that section applies.

4. Using the local newspaper or the Internet, clip articles about recent accidents and have the students estimate the amount of injury or damage that may have occurred. Compare those estimates to your state’s minimum financial responsibility limits.

5. Using one of the insurance company websites, determine the amount of savings that would result from increasing deductibles on Collision and Other Than Collision coverage.

6. Have students visit the InVEST Student Center at www.investprogram.org and click on the ‘Insurance in Real Life’ tab, then click on the ‘First Car’ tab.

7. Have the students use the local newspaper or the Internet to research articles about recent accidents and estimate the amount of injury or damage that may have occurred. Include research on the cost of replacing every part in a vehicle vs. replacing or “totaling” the entire vehicle.
8. Visit your state DMV website and note your state’s minimum financial responsibility limit. Is the minimum enough to be safe? Alternate website: http://www.iii.org/iu/compulsory-auto-uninsuredmotorists/

9. Visit www.investprogram.org to view the videos related to automobile insurance. They are located under Teacher tab, then Resources and then videos.