

Pre-study Lesson One – Auto

Family Auto Policy	Bodily Injury	\$500	Loss of Use
Special Package Auto Policy	Loss of Income Benefit	\$25,000	Liability Insurance
Collision Coverage	Medical Expense Benefit	\$50,000	Rental Reimbursement
Comprehensive Coverage	Uninsured/Underinsured	\$20,000	Property Damage

1. Protects you if you cause an accident and pays for a lawyer to defend you _____
2. Minimum requirement for Bodily injury per person _____
3. Minimum requirement for Bodily injury per occurrence _____
4. Minimum requirement for Property damage per occurrence _____
5. Uninsured motorist fee in Virginia per year _____
6. Claims for medical expenses, lost wages, and pain and suffering _____
7. Claims for damage you cause to property of others _____
8. Makes sure money is available to pay for your losses caused by someone else _____
9. An auto policy with separate (split) limits _____
10. An auto policy with combined single limits _____
11. Pays if your car collides with most objects, or overturns _____
12. Pays if your car is damaged from any other causes _____
13. Pays medical and funeral expenses for you if injured or killed while riding in or driving your car _____
14. Pays you for lost wages for up to \$100 per week with a maximum of 52 weeks _____
15. Reimburses you for renting a substitute vehicle if yours is withdrawn from service due to a covered loss _____
16. Protects you against claims for lost rental income from a rental car you have damaged _____