Unit 5- Insurance Matching Worksheet

Match the terms below with the proper description. No terms will be used twice and all terms will be used.

Deductible	Insurance Policy	Collision Insurance	General Liability	Term Life Insurance	Renter's Insurance	Pre-existing Condition
Avoid the risk	Comprehensive Insurance	Coverage Limit	Underinsured Motorist	Beneficiary	PMI	Co- pay

1. _____- Person named by the policy owner to receive the policy benefits at the death of the insured.
2. _____- This is required if you owe more than 80% of the loan on a home or condo.
3. _____- covers repairs for damage you cause to your car caused by an accident, whether it's another car or an object, such as a tree.
4. _____- Refraining from participating in any risky behavior.
5. _____- written contract detailing what an insurance company will cover, how much it will pay, how much you will pay.
6. _____- the amount of a loss you must pay out of your own pocket before the insurance company will step in and pay the rest.
7. _____- covers when the cost of repair from an accident caused by the other driver is greater than their coverage limits.
8. _____- Insures personal property of the tenant(s) and provides liability against theft or loss.
9. _____- is protection for a set period of time-i.e. 20 year term policy covers you for the next twenty years. Less expensive form of insurance.
10. _____- covers fire damage, theft, vandalism, as well as natural disasters. Everything that happens except an actual collision.
11. _____- covers damages you cause to other people's property and bodily injuries you cause to people outside your car.
12. _____- The maximum amount the insurance company will pay if you file a claim.
13. _____- an illness or injury which happened prior to the purchase of insurance policy-must be covered now.
14. _____- A fixed amount the insured pays at the time of service (for a Dr visit, Rx, hospital visit).

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Share the risk	Medical Payments	Whole Life Insurance	Life Insurance	In-network Provider	Homeowners Insurance
Premium		Actuary	Reduce the risk	Out-of-Network Provider	Disability Insurance
Uninsured Motorist	Long Term Care Insurance	Accept the risk		Insurance	Death Benefit

15. _____- Knowing that what you signed up for has possible consequences and proceed with the behavior.

16. _____- Covers lost wages and medical expenses if the other vehicle doesn't have coverage.

17. _____- Provides financial assistance for the surviving family when someone passes away.

18. _____- buying insurance to transfer some or all of the risk to the insurance company.

19. _____- provides coverage for the personal property in occupied dwellings and liability coverage if someone hurts themselves in that dwelling.

20. _____- covers services and supports, such as bathing, feeding, or dressing when you are physically or mentally unable to take care of yourself.

21. _____- If you are unable to work due to sickness or injury this insurance helps you meet expenses (like food, phone, and internet).

22. _____- covers bodily injury expenses to you and your passengers regardless of who is at fault.

23. _____- a health care provider or facility that has a contract with the insurance company.

24. _____- is protection for your entire life.

25. _____- Limiting the risk of loss when participating in an activity.

26. _____- Means of guaranteeing your financial protection against various risk.

27. _____- a health care provider or facility that does not have a contract with the insurance company.

28. _____- a person who compiles and analyzes statistics and uses them to calculate insurance risks and premiums.

29. _____- provides a payout after your death to the people you designate as beneficiaries.

30. _____- The amount you pay for an insurance policy; can be paid monthly, quarterly, semi-annually, or annually.

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