

# Understanding Auto Insurance

Program Name Middletown ABLE

Staff Responsible for Lesson Dianne Aiken

Technology	Study / Life skills	EL-Civics	Career Pathways	Police	Paramedic	Fire Rescue	Medical Asst.	EKG / Cardio	Phlebotomy	Practical Nursing	Healthcare	Admin	Pharmacy Tech	IMT	AMT	HVAC	Welding	Other:	
		<b>X</b>																	
Date(s) Used				5/3 and 5/5															
Civics Category				II. Civic Participation															
Civics Objective				1. Consumer Economics - Insurance. Identify effective ways to safeguard families and homes.															
Time Frame to Complete Lesson				Two 1-hour sessions															
EFL(s)				3-4															
Standard(s)/Components of Performance				Speak So Others Can Understand Listen Actively Read with Understanding Write to Convey Ideas															
Benchmark(s)				<ul style="list-style-type: none"> <li>• S.3.3. Use grammatical structures (e.g., present tense, progressive tense, simple regular past tense) to communicate meaning.</li> <li>• S.4.1. Participate in conversations on familiar topics.</li> <li>• L.3.4. Respond appropriately to simple questions and one-step directions.</li> <li>• L.4.1. Demonstrate comprehension of familiar topics.</li> <li>• R.3.2. Use strategies to understand text.</li> <li>• R.3.3. Use strategies to monitor decoding and word recognition of simple sentences with familiar vocabulary.</li> <li>• R.4.1. Comprehend information in common forms and simple paragraphs.</li> <li>• R.4.2. Use strategies to understand text.</li> <li>• W.3.2. Organize simple sentences.</li> <li>• W.3.3. Produce simple sentences on familiar subjects.</li> </ul>															

## Understanding Auto Insurance

	<ul style="list-style-type: none"><li>• W.3.4. Illustrate some control of basic grammar (e.g., present and simple past tenses, prepositions, subject-verb agreement).</li><li>• W.3.5. Use conventions of spelling and punctuation.</li><li>• W.4.2. Organize simple sentences with a beginning, middle, and end.</li></ul>
Materials	<ul style="list-style-type: none"><li>• Understanding Auto Insurance packet (teacher-created, attached)</li><li>• <a href="http://www.elcivics.com/lifeskills/rollover-accident.pdf">www.elcivics.com/lifeskills/rollover-accident.pdf</a> "Rollover Accident" available from elcivics.com</li><li>• Pictures of auto accidents from newspapers</li><li>• How Much Does that Traffic Ticket Really Cost? (list of fees for violations) Available from <a href="http://ohioinsurance.org/teachers/lesson_plans.asp">http://ohioinsurance.org/teachers/lesson_plans.asp</a></li><li>• (Optional) Brochures from Ohio Institute of Insurance available from <a href="http://ohioinsurance.org/downloadable_resources.asp">http://ohioinsurance.org/downloadable_resources.asp</a></li><li>• Dictionary or translator</li><li>•</li></ul>
Activities	<ol style="list-style-type: none"><li>1. Bring in pictures from local newspapers of recent auto crashes (with captions). Share with the class and discuss.</li><li>2. Begin a discussion on what it means to have insurance.</li><li>3. Mention different types of insurance. Focus on car insurance (property and casualty).</li><li>4. Put vocabulary from short reading (insurance, life, health, property, casualty, financial responsibility, property damages, collision, premium, insurer, policy, insured, deductible) on board. See what definition they know and fill in those they don't. Students may use a dictionary or translator if necessary.</li><li>5. Read the passage together and discuss.</li><li>6. Share worksheet on tips regarding how to save money on car insurance.</li><li>7. Read and discuss "Rollover Accident".</li></ol>

## Understanding Auto Insurance

	<ol style="list-style-type: none"><li>8. Discuss safe driving practices.</li><li>9. Talk about the Ohio point system for violations. List several on the board. Then list the possible cost for reinstating a suspended license.</li><li>10. Optional - Distribute brochures from Ohio Insurance about Auto Insurance and/or the Point System. Students may read these for additional information.</li></ol>
Assessment/ Evidence	Class discussion Completed worksheets - Understanding Auto Insurance and Rollover Accident
Reflection	Because insurance (and financial responsibility) is required in Ohio, it is important that students know they must have insurance to drive.

# Understanding Auto Insurance

## Understanding Car Insurance

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There are many kinds of **insurance** in the United States. Some of them are: **life insurance**, **health**, and **property and casualty**. Casualty includes car insurance. By state law (**FR – Financial Responsibility**), every driver must prove that they could pay for an accident if a car accident should happen. The easiest way to do this is to buy auto, or car insurance. The insurance company will help pay for **property damages** if a **collision** occurs (car damage, fences, yards), and will also help pay doctors and hospitals when people get hurt. When people need medical help this is called bodily damage. Any of the damage that happens is your **liability**. Liability can be very expensive which is why you need to have insurance.

People can pay for insurance each month or several times a year. The bill is known as the **premium**. What the **insurer** (the insurance company) pays for is written down on paper. All of this is called the **policy**.

Usually the **policy** will say that the **insured** (you) will agree to pay money for part of the cost of the accident. This is known as the **deductible**. The insurer, or insurance company, will pay the rest. Most people could not pay all of the costs of an accident, so having insurance is very important. Insurance can be very expensive (cost a lot of money), but having it takes part of the worry out of driving on the road.



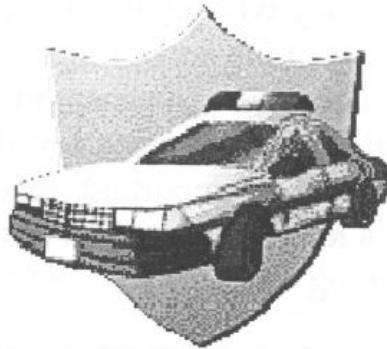
# Understanding Auto Insurance

What Do You Know?

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Here is some review:

- Insurance is what you buy to help you pay for damages from a car accident.
- Liability means how much money you may need to fix the problem.
- Damages result from auto crashes. Crashes happen every day.
- Bodily injury occurs when someone is hurt and needs a doctor.
- A deductible is the amount you have to pay for an accident before the insurance company can pay.
- You must drive safely and not have accidents. If you do have accidents, it will cost much more for insurance.



## Understanding Auto Insurance

Mark the answer true or false.

Teacher: Have helpers for p 5  
students if necessary

1. \_\_\_\_\_ Bodily injury is damage done to a car.
2. \_\_\_\_\_ Your insurance company pays the deductible.
3. \_\_\_\_\_ Your insurance will go up in price if you have many accidents.
4. \_\_\_\_\_ In order to drive, you must prove you can pay for any accident.
5. \_\_\_\_\_ Liability means that your driving could cause damage to cars and property, and also cause serious injury to people.

Match the term with the definition

- |                     |  |
|---------------------|--|
| 1. deductible       | A. come from an accident                                     |
| 2. insurance policy | B. person buying insurance                                   |
| 3. liability        | C. You have to pay this.                                     |
| 4. insured          | D. company that sells insurance                              |
| 5. property         | E. everything you own  |
| 6. damages          | F. property damage and injury                                |
| 7. insurer          | G. Papers that tell what your insurance company will pay for |

## Understanding Auto Insurance

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Here are the answers:

True or false

1. false                It is when people are hurt and need a doctor
2. false                That's what you pay.
3. true                 You have to say that you and your insurance company can pay for accidents.
4. true                 The more accidents you have, the higher the Insurance.
5. true                 That's what liability is.

Matching:

1. C
2. G
3. F
4. B
5. E
6. A
7. D

If you missed 1 or 2 you did great. Congratulations!  
If you missed more, you need to go back and reread the paragraphs to see what you missed.

# Understanding Auto Insurance

## Tips For a Safe Driving Experience

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It would be great to be able to save money on car insurance. Here are some ways to keep you paying less and make sure you, your family, and others are safe in your car.

- Have air bags including side air bags.
- Have headlights on during the day as well as night.
- Put an alarm on your car so that it cannot be stolen.
- Park in a garage or a lot that is locked.
- Do not speed, especially in school zones.
- Do not drink and drive.
- Do not talk on the phone or text while driving.
- Do not give many accident claims to your insurance agent. Some small accidents you can pay for yourself.
- Ask your agent to give more ways that will help reduce your costs.
- Have anti-lock brakes.

There are many other ideas. Can you share some with the class?





# Understanding Auto Insurance

## Rollover Accident

### A. Reading

Oh, no! Bob was driving on the 55 Freeway in Costa Mesa when his car rolled over. He was driving too fast around a curve in the freeway, and his car went off the road and rolled over. Luckily, no one was hurt.

Bob is okay, but he is upset. The roof of his car is dented and the left door is broken. He has car insurance, but his insurance rate will go up because this accident will be on his record.

Bob called the police on his cell phone, and they are on the way. He also called his insurance company and his wife. His wife wants him to go to the hospital for a medical examination. Bob thinks he's okay, and he doesn't want to go to the hospital. He wants to go home. Should Bob go to the hospital for a medical examination? What should he do next?



### B. True or False

1. \_\_\_\_\_ Bob's car rolled over when he was driving too fast around a curve.
2. \_\_\_\_\_ Bob called the police, his car insurance company, and his wife.
3. \_\_\_\_\_ The 55 Freeway is in Costa Mesa.
4. \_\_\_\_\_ The roof of Bob's car is dented and the right door is broken.
5. \_\_\_\_\_ Bob doesn't want to go home because his wife is angry.

### C. Yes or No – What about you?

1. \_\_\_\_\_ I like to drive fast.
2. \_\_\_\_\_ I am afraid to drive on the freeway.
3. \_\_\_\_\_ My car insurance went up after I had an accident.
4. \_\_\_\_\_ I never get tickets.
5. \_\_\_\_\_ I don't have a driver's license.

### D. Writing – Should Bob go to the hospital? Why or why not?

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*Teachers: This free lifeskills worksheet may be copied for classroom use. Visit us on the web at [www.elcivics.com](http://www.elcivics.com) for more downloadable ESL and EL Civics lesson material.*

# Understanding Auto Insurance

**Table 2**  
**Possible Court Imposed Sanctions for Various Traffic Violations**  
**Fines and Points Assessed**

Offense – Felonies	Fine \$	Points Assessed
Homicide by vehicle	\$1000 *	6
Under the influence of alcohol or drug	\$1000 *	6
Failure to disclose identity at scene of a crash	\$1000 *	6
Willingly fleeing or eluding a law enforcement officer	\$1000 *	6
Racing	\$1000 *	6
Operating a vehicle without consent of the owner	\$1000 *	6
Operating a vehicle while license is under suspension	\$1000 *	6
Using a vehicle in the commission of a felony	\$1000 *	6
Willful or wanton disregard of the safety of persons	\$750 *	4
All moving violations except those pertaining to size limits and some speed offenses	\$250 *	2
Operating a vehicle in violation of restriction imposed by BMV	\$250 *	2
Speed Limit Below 55 mph	1 <sup>st</sup> **	1 <sup>st</sup> **
6 -29 mph over	\$85	2
30 mph and more over	\$95	4
Speed Limit Above 55 mph		
11 – 29 mph over	\$115	2
30 mph and more over	\$140	4
Speed (School Zone)		
1-10 miles over	\$100	2
11-15 miles over	\$115	4
16-20 miles over	\$125	6
Non-Moving Violations		
No Helmet or Face Shield	\$95	
Muffler/Excess Noise	\$95	
Obstructing View	\$95	
Tinted Windows	\$95	
Failure to Display License Plates	\$95	
Failure to File Registration	\$95	
Unsafe Vehicle	\$95	
Seat Belt		
Driver	\$80	
Passenger	\$65	
Child Restraint	\$130	
Moving Violations		
Assured Clear Distance	\$95	2
Slow Speed	\$95	2
Improper Turn	\$95	2
Turn Signals	\$95	2
Headlight Violations	\$95	2
Red Light/Stop Sign	\$95	2
Prohibited or U-Turn	\$95	2
Improper Lane Use	\$95	2
Following Too Close	\$95	2
Improper Passing	\$95	2
Left of Center	\$95	2
One Way Streets	\$95	2
Failure to Yield to Public Safety Vehicle	\$125	2

Note: Above fines and traffic points are general guidelines only, municipalities may establish their own schedule which must be publicly posted. Judges have the final jurisdiction as to the actual fine and number of points issued.

\* = could also include court sanctioned jail time.

\*\* Represents the first offense, subsequent violations may result in additional points and increased fines.