

**Pick a Word**

Use the word or words in the box that matches each statement below.

assigned-risk insurance	deductible	no-fault insurance policy
blue book	depreciation	policy
bodily-injury insurance	financial responsibility law	premium
car pooling	leasing	property-damage insurance
collision insurance	liability insurance	solar-powered
comprehensive insurance	mass transportation	warranty

- \_\_\_\_\_ 1. Decrease of vehicle value due to its age
- \_\_\_\_\_ 2. Written guarantee that the seller will make repairs for a time period
- \_\_\_\_\_ 3. Lists the average price paid to dealers for various used vehicles
- \_\_\_\_\_ 4. Requires you to prove that you can pay for damages you may cause with your vehicle
- \_\_\_\_\_ 5. Specified amount you pay to an insurance company for insurance
- \_\_\_\_\_ 6. Set amount of money you personally pay for damages that is not paid by your insurance company
- \_\_\_\_\_ 7. Written agreement between you and your insurance company
- \_\_\_\_\_ 8. Type of insurance that is not concerned with who is to blame
- \_\_\_\_\_ 9. Provides minimum coverage for high-risk drivers
- \_\_\_\_\_ 10. Several methods of moving large numbers of passengers
- \_\_\_\_\_ 11. Several people commuting to work or school in one vehicle
- \_\_\_\_\_ 12. An alternate method of obtaining a vehicle other than by purchase
- \_\_\_\_\_ 13. A vehicle that captures sunlight and transforms it into electrical power
- \_\_\_\_\_ 14. Protects you against claims for another person's injuries or property damages when you are at fault
- \_\_\_\_\_ 15. A type of liability insurance that covers drivers who are at fault for injuries to other people up to specified limits
- \_\_\_\_\_ 16. A type of liability insurance that covers drivers who are at fault for damages to another person's property up to specified limits
- \_\_\_\_\_ 17. A type of insurance that provides coverage to pay the costs of repair or replacement of your vehicle up to specified limits
- \_\_\_\_\_ 18. Insurance that covers damage to your vehicle from noncollision events

**Test Your Knowledge**

Check the box to the right that best applies to each statement below.

1. Probably best selection of good used vehicles due to trade-ins on new vehicles
2. History of the vehicle is known
3. Will usually make no repairs
4. Largest variety of used vehicles
5. Dealer might not have repair facilities
6. Price probably will be highest of all
7. A warranty is usually offered
8. Usually gives lowest price
9. Dealer seldom provides a warranty
10. Also offers a lease along with a buy option

	Private Owner	Used-Car Dealer	New-Car Dealer
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

**Check Plus or Minus**

Check if the information below is a plus or minus for buying a used vehicle from a private owner.

1. There is rust around the fenders, under the chrome trim, and around the headlights.
2. There are oil spots under the vehicle, and a small oil leak from the engine when it is running.
3. The front and rear seats feel firm and comfortable when you sit in them.
4. The brake and gas pedals are not new, but they do not look worn.
5. The brakes grab and pull to one side.
6. Some of the accessories, such as the heater and defroster, do not work properly.
7. You see signs of collision damage in the trunk.
8. The owner refuses to let you test-drive the vehicle and demands a deposit.

	Plus	Minus
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

**Match Each Statement**

Study the types of insurance coverage listed at the right. Write the letter of the coverage that best matches each situation below.

- \_\_\_\_\_ 1. Driver loses control of vehicle and hits utility pole.
- \_\_\_\_\_ 2. Someone is injured and the owner of the vehicle is at fault.
- \_\_\_\_\_ 3. Your damage is covered if you are in a collision with another driver who is not insured.
- \_\_\_\_\_ 4. Repair of the owner's vehicle is covered if it is damaged by a storm or vandalism, or if it is stolen.
- \_\_\_\_\_ 5. It covers the cost if your vehicle stalls and must be taken to a service station.
- \_\_\_\_\_ 6. The cost is covered when your windshield is broken by a rock from a passing truck.
- \_\_\_\_\_ 7. Medical costs are covered for its owner no matter who was to blame for collision.
- \_\_\_\_\_ 8. Claims against the owner are paid if the owner damages another driver's vehicle.
- \_\_\_\_\_ 9. Legal fees and court costs are covered in an injury case in which you were at fault.
- \_\_\_\_\_ 10. Hospital bills are paid for occupants injured in your vehicle.

Insurance Coverage	
A.	bodily-injury liability
B.	property-damage liability
C.	comprehensive
D.	collision
E.	medical payment
F.	uninsured motorist
G.	towing
H.	no-fault insurance

**Choose the Factor**

Read the factors below. Check if each factor causes higher or lower insurance premiums.

- 1. Driver has not been convicted of any moving violations.
- 2. Principal driver is under 25 years of age.
- 3. Vehicle will be driven for a great number of miles.
- 4. Driver is married.
- 5. Driver has a "B" average or better in academic work.
- 6. Driver owns a sport utility vehicle.
- 7. Driver has frequent claims filed against the insurance company.
- 8. Vehicle has deductibles on collision and comprehensive coverage.

	Lower	Higher
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

**Pick the Exhaust Gases or Hazardous Substances Harmful to the Environment**

Use the word or words in the box to complete each statement below.

carbon dioxide (CO <sub>2</sub> )	used motor oil
chlorinated fluorocarbons (CFCs)	used tires
used battery	

- \_\_\_\_\_ 1. gas creates a “greenhouse effect,” which warms the earth.
- \_\_\_\_\_ 2. If a \_\_\_\_\_ is not disposed of carefully, leaking acids could harm the environment.
- \_\_\_\_\_ 3. Gases that could harm the earth’s ozone layer if released into the atmosphere are called \_\_\_\_\_.
- \_\_\_\_\_ 4. \_\_\_\_\_ could serve as a breeding ground for insects and snakes.
- \_\_\_\_\_ 5. If not disposed of carefully, \_\_\_\_\_ could pollute ocean or lake water.

**Costs of Owning a Vehicle**

List some of the *major* expenses of owning a vehicle.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_

List some of the operating costs of owning a vehicle.

- 6. \_\_\_\_\_
- 7. \_\_\_\_\_
- 8. \_\_\_\_\_
- 9. \_\_\_\_\_
- 10. \_\_\_\_\_