

Cara Storm Alternative Guest Speaker Worksheet**Short Answer**

Use the information to answer the following question.

Motor Vehicle Insurance Protection		
Coverages	Limits	Premiums
Liability Bodily Injury (per person/per accident)	\$100,000/300,000	\$336
Liability Property Damages	\$50,000	\$126
Uninsured Motorists		Not included
Medical Payment		Not included
Comprehensive	\$100 Deductible	\$192
Collision	\$250 Deductible	\$456
Towing	\$50	Included
Extended Transportation		Not included
Rental Reimbursement		Not included
Trip Interruption		Not included
Emergency Transportation		Not included

1. Horatio negligently causes a car accident. Under his insurance policy, how much will Horatio's policy pay of the \$24,000 in bodily injury he caused to the other driver?
2. Horatio negligently causes a car accident. Under his insurance policy, how much will his policy pay of the \$20,000 in bodily injury to himself?
3. Horatio negligently causes a car accident. Under his insurance policy, how much will Horatio's policy pay of the \$8,800 in property damage to his own car?
4. What is liability insurance?
5. What type of harm is generally not covered in an insurance policy?
6. What does liability insurance cover in a car insurance policy?
7. What happens if you cause \$800,000 in damage to another person in a car accident, and your liability insurance only covers \$600,000 in damage to another person?
8. What does collision coverage cover?

Essay

Use the information to answer the following question.

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9. Libby is driving to school when an uninsured motorist crashes into her car. She is injured and her car is totaled. The other driver, who has no insurance, also has no money. Determine how much, if anything, Libby's car insurance will pay for:
- \$15,000 in medical expenses for her bodily injuries
 - \$5,000 in damage to her car
 - \$70 in towing charges
 - \$150 in car rental charges during the time she went looking to buy another used car.
10. Explain the connection between legal liability and moral responsibility. Give at least two examples.