# Insurance everfi module 7 Quiz - Answered (spring 2023)

an example of a risk management strategy is... ✓ ✓ both a and c

what is a risk management strategy you could use to protect your home? ✓✓ a and b

how is having a security system for you home a risk management strategy? 
It is security system will alert authorities and deter criminals, protecting your valuables and property

an insurance premium is... ✓✓ the amount of money you pay for an insurance policy

when filing an insurance claim, the policyholder must pay a \_\_\_\_\_, which is the amount you owe before insurance will cover the rest of the bill ✓✓ deductible

what will collision insurance cover in the event of an accident ✓✓ damage to your car

liability insurance is... ✓✓ insurance that will pay for injury to another driver and/or damage to their car if you are in an accident

collision insurance is... ✓✓ insurance that will pay to get your car fixed in the event of an accident

what does liability insurance not cover in the event of an accident? ✓✓ injury to yourself

what do people purchase as a form of risk management to protect themselves from losing a lot of money in the event something happens to them or their property  $\checkmark\checkmark$  insurance

why should you purchase insurance? 
Ito prevent a financial burden in the case of an accident, theft, or another event

why is it important to have insurance? ✓✓ a and b

what can insurance protect you from? ✓✓ a and c

which of the following is not an advtange of having health insurance? ✓✓ people with health insurance can skip lines in emergency rooms

when is it ok not to have health insurance? ✓✓ you should always have health insurance

# <u>Insurance Can Help You Everfi Answers Module 7</u>

**Tony Steuer** 

#### **Insurance Can Help You Everfi Answers Module 7:**

The Questions and Answers on Life Insurance Workbook: A Step-By-Step Guide to Simple Answers for Your Complex Questions Tony Steuer,2011 A User Friendly Workbook to Making Expert Life Insurance Decisions Need help facing the constant barrage of information from competing life insurance companies With twenty years of experience in the life insurance business Tony Steuer delivers a practical one of a kind resource for choosing the best life insurance policy for you or your family whether you currently have a policy or not Step by step he leads you through the process of making key life insurance decisions 1 How much life insurance do I need 2 What type of life insurance is right for me 3 How might my medical and financial history affect my rates 4 Which life insurance company should I work with 5 How do I choose a trusted agent or advisor 6 What policy components or riders are important to me 7 Is my current policy living up to my expectations and needs 8 Should I replace my current policy or supplement it 9 What is the best way to terminate a policy A companion to Tony s award winning book Questions and Answers on Life Insurance this workbook will help you avoid unnecessary pitfalls and unpleasant surprises make informed confident decisions and gain the maximum benefit for your life insurance dollar

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