

Auto Liability Limits (1/2)

Procedure

Read the following case study with your students. Students will then complete the activity. Wrap up the activity with class discussion.

Case Study

Stephanie has been driving for four years without any major auto accidents—until today. It was pouring rain when she left class, and within minutes of leaving, she was forced to make an evasive maneuver that caused her to go into a spin on the wet road. After traveling at excessive high-end luxury car down an embankment, Stephanie came to a stop by crashing into the side of a rock-edge wall.

She was found to be at fault in the accident, so let's look at the extent of the damage she caused:

Luxury car: This car was totaled at a value of \$85,000.

Rebar: This car will need \$5,000 in repairs.

Hospital bills: The driver of the luxury car had \$15,000 in medical bills for a broken arm, while his passenger had \$100,000 in medical bills for emergency surgery and recovery.

Like many Americans, Stephanie carries a 100/300/100 liability policy. Here's a brief look at what that covers:

100/300/100

1 2 3

1 Bodily Injury Per Person

The most your insurance will pay (in thousands of dollars) for any injuries you cause per person.

2 Bodily Injury Per Accident

The maximum combined amount (in thousands of dollars) for any injuries you cause per accident.

3 Property Damage

The most your insurance will pay (in thousands of dollars) to repair or replace any vehicles or objects you damage during an accident.

Auto Liability Limits (2/2)

Questions

1 Using the summary of the accident, calculate the total dollar value of the property damage Stephanie caused.

2 Does she have enough coverage to cover the property damages?

3 How much per person and per accident will Stephanie's insurance pay for bodily injury that she caused?

• Bodily Injury Per Person: _____

• Bodily Injury Per Accident: _____

4 Given the fact that Stephanie does not have an umbrella policy in place, how much of the remaining hospital bills for the passenger in the luxury car will she be held personally responsible for?

Foundations In Personal Finance Workbook Answers

Chapter 5

L Darling-Hammond



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