

## 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? ✓✓ the 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 ✓✓ insurance

why should you purchase insurance? ✓✓ to 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

# Everfi Test Answers Module Insurance Can Help You

**Michael Seilmaier**



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