



Insuring  
Ohio Futures™

## Basics of Property & Casualty Insurance

Questions to further support classroom instruction following the Basics of Auto, Homeowners, and Renters Insurance Brochures

### Vocabulary Check (True or False)

**Read each statement, and circle “True” or “False.” If false, rewrite the correct meaning in the box provided.**

A premium is the amount you pay to keep your insurance coverage active.



#### True or False

A deductible is the amount the insurance company pays when you suffer a loss.

#### True or False

A policy is the written agreement between you and the insurance company that explains what is covered.

#### True or False

## Reading Check

**Answer using the Basics of Auto Insurance brochure.**

List some examples of what auto insurance covers.

Why do you think it's illegal to drive a motor vehicle without proof of financial responsibility?

What happens if you cause an accident and don't have insurance?

What are some ways to save on auto insurance?

**Answer using the Basics of Homeowners & Renters Insurance brochures.**

What's the difference between homeowners and renters insurance?



If you don't own the building you live in, why would you still need insurance?

Give one example of something that homeowners insurance covers that renters insurance does not.

## Reflection/Discussion Questions

Do you currently have auto insurance? If not, when do you think you will first need it in your own life?



Do you think you'll rent or own first? Why might insurance be important?

Have you or someone you know ever experienced something unexpected — like a car accident, bad weather damage, or stolen belongings? Which type of insurance could have helped in that situation, and why?

What are some questions you should ask an agent or company representative before purchasing insurance?

What's something you plan to own in the future that you'd want to insure?

## Go Further - Exploring Career Opportunities in Insurance

You just learned how auto, renters, and homeowners insurance are there to protect people when unexpected things happen. Behind every policy are people working to guide, support, and help policyholders in their time of need.

Visit [www.OhioInsuranceCareers.org](http://www.OhioInsuranceCareers.org)

How might a career in insurance connect with your skills, interest, or goals?

What's one benefit you see in choosing insurance as a career?

What's another place in your community that might need insurance — and could you see yourself in a career that helps people in that way?

