

Car accidents happen every day. If you own a car, it is important to have car insurance. ( It is mandatory to have car insurance)

Write the facts:



1-They collided at an intersection.

2-It was a minor accident. Was anyone hurt?

### Auto Insurance Policy

<b>Liability</b>		
<i>bodily injury</i>	\$30,000 each person	\$219
<i>property damage</i>	\$25,000 each occurrence	\$150
<b>Medical</b>		\$94
<i>medical payment</i>	\$25,000 each person	
<b>Physical Damage</b>		
<i>comprehensive</i>	actual cash value	\$34
<i>collision</i>	actual cash value	\$192
<b>Uninsured Motorist</b>		\$52
<i>bodily injury</i>	\$30,000 each person/ \$60,000 each accident	
<b>Total Premium</b>		<b>\$741</b>

It shows the costs for liability, medical, physical damage, and uninsured motorist coverage.

The total cost of this premium is \$741 per year.

**Does car insurance cover auto theft? Does it cover natural disasters? (floods, earthquake )**



### **Are these vehicles totaled?**

Vehicles are declared *totaled* when they are too damaged to be repaired or when it costs more to repair them than they are worth.

Totaled vehicles are taken to the junkyard to be recycled.

### **Emergency:**

An emergency is an unexpected and sudden event that must be dealt with quickly. Fires, car accidents, and heart attacks are examples of emergencies. For some emergencies, you will need to call the \_\_\_\_\_ operator for help. The \_\_\_\_\_ operator can send a fire truck, an ambulance, or the police to help you.

In case of a car accident:

Call emergency. Don't touch the victims unless you know first aid. Cover their bodies while you wait for professional help. Call the police.

In case of fire:

Call \_\_\_\_\_ Leave the building, house quickly, wait for the firetruck!

The firemen/firewomen will put out the fire. They wear special uniforms that protect them from the fire.

