

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2-4)

Activity (Slides 5-12)

Present (Slides 13-14)

Discuss (Slide 15)

Review and Evaluate (Slides 16-21)

Close (Slide 22)





Protect Well

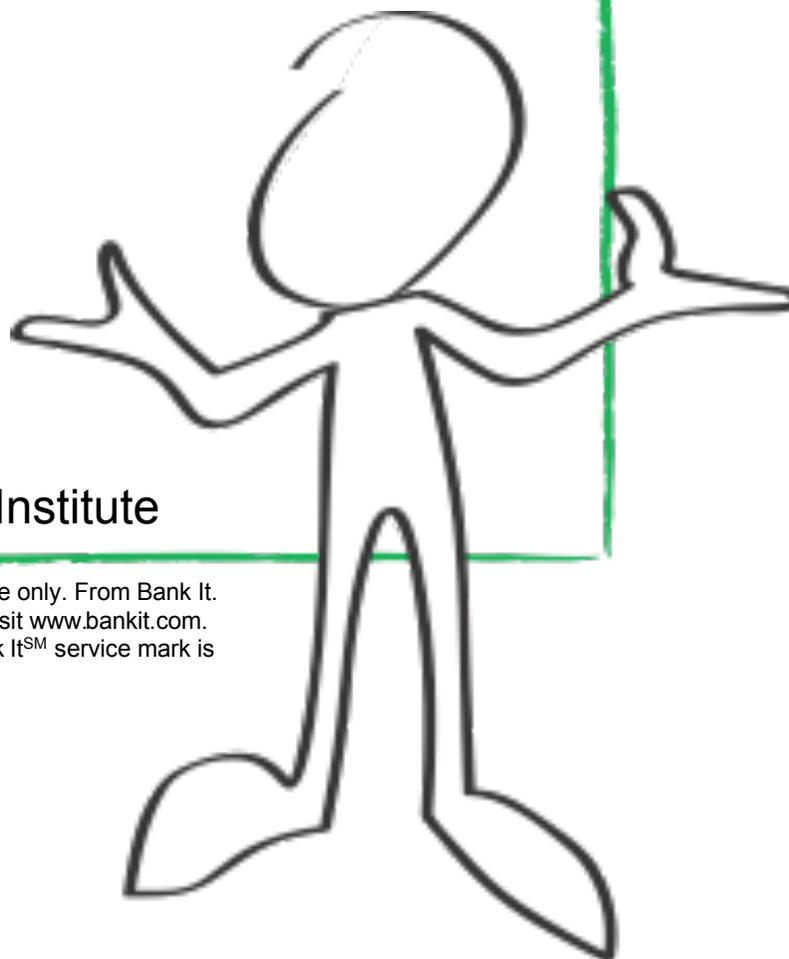
Welcome to Bank It

Auto and Homeowner's Insurance

3-PR-T

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. Identify what auto insurance is.
2. Identify what a homeowner's policy is.
3. Describe how valuable items might be at risk.

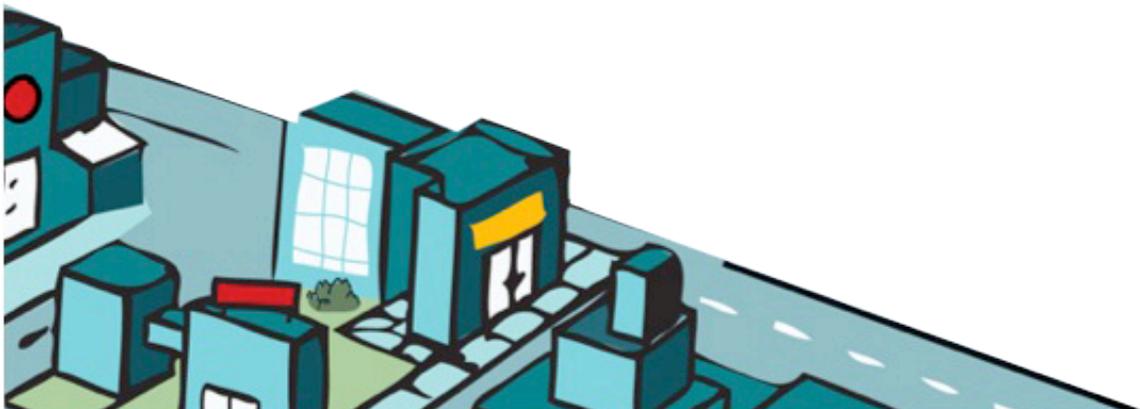


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Activity

What is homeowner's insurance?



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Activity

What is auto insurance?

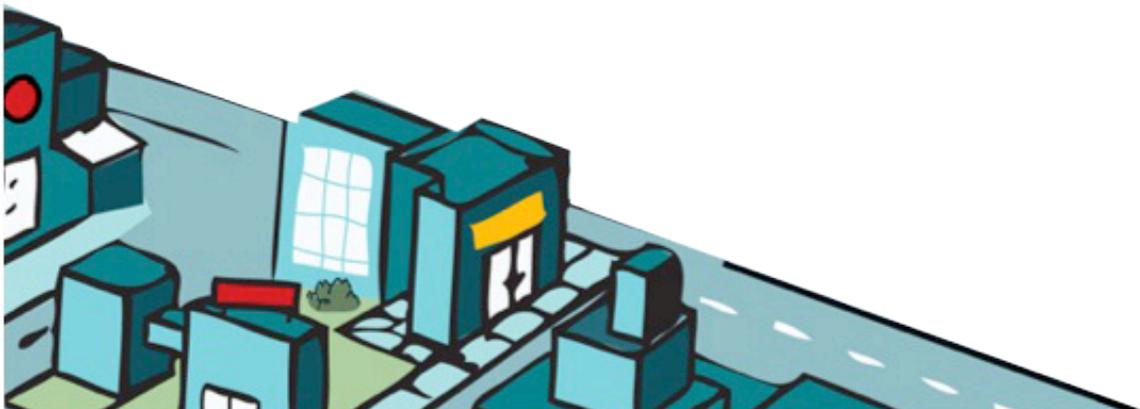


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Activity

Auto or Home



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Activity

Renter's insurance



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Activity

What renter's insurance may cover:

- Damage from fire or water
- Your valuables in case of theft
- Storm damage



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Activity

What are some important valuables in your home that are expensive to replace?



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Activity

A deductible is the amount of money you pay before you get coverage from the insurance company for a claim.



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Activity

A premium is the amount of money you pay each year to keep your insurance coverage up to date.



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Present

Auto insurance



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Present

What auto insurance may provide:

1. Collision coverage
2. Comprehensive coverage
3. Bodily injury liability
4. Property damage liability
5. Personal injury protection (PIP)
6. Uninsured/underinsured motorist coverage



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Talk about an incident you've heard of where not having insurance really hurt someone money-wise.



Review and Evaluate

What is homeowner's insurance?

Homeowner's insurance pays for damages or loss of your home and its contents.



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Review and Evaluate

What is renter's insurance?

Renter's insurance is a type of homeowner's insurance. The only difference is that the person who holds the policy rents the home rather than owns it.



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Review and Evaluate

How could valuable items be at risk if you don't have insurance?

1. Damage from water or fire
2. Theft



Review and Evaluate

What is auto insurance?

Auto insurance pays for damages or loss to your car and for any injuries that may occur during an accident.



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Review and Evaluate

What are examples of what auto insurance may provide?

1. Collision coverage
2. Comprehensive coverage
3. Bodily injury liability
4. Property damage liability
5. Personal injury protection (PIP)
6. Uninsured/underinsured motorist coverage



Review and Evaluate

What raises the cost of auto and housing insurance?

- Having more than one car
- Having more than one licensed driver
- Having a teenage driver
- Having multiple accidents or tickets
- Having a low deductible
- Buying your auto and home insurance from different places



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Close

How do you plan to protect your home, your valuables, and your car when you become an adult?



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