

21 Multiple Choice Questions

1. An addition to a policy that covers specific items.
 - a. Premium
 - b. Proceeds
 - c. Rider
 - d. Claim

2. The money paid to survivors from a life insurance policy.
 - a. Claim
 - b. Premium
 - c. Proceeds
 - d. Rider

3. Sharing of costs between a health insurance company and the policyholder.
 - a. Co-pay
 - b. Collision
 - c. Coinsurance
 - d. Uninsured

4. Insurance that combines the major types of property insurance into one package.
 - a. Homeowner's policy
 - b. Property Damage
 - c. Beneficiary
 - d. Worker's compensation

5. State funded protection for employees injured on the job.
 - a. Worker's compensation
 - b. Personal property
 - c. Depreciation
 - d. Homeowner's policy

6. Covers medical expenses for you.
 - a. Medical
 - b. Premium
 - c. Medicare
 - d. Medicaid

7. Amount of money that the policyholder has to pay the insurance company for protection.
 - a. Premium
 - b. Claim
 - c. Medical
 - d. Proceeds

8. Covers cost of damage to the other people's property if you are at fault.

- a. Medicare
- b. Proceeds
- c. Premium
- d. Property Damage

9. Covers medical, lost wages, etc. to people injured in the other car if you are at fault.

- a. Medicare
- b. Bodily Injury
- c. Beneficiary
- d. Underinsured

10. Covers bodily injuries to you when hit by a person not insured.

- a. Underinsured
- b. Coinsurance
- c. Uninsured
- d. Medicare

11. a small fixed fee paid by the patient at the time of an office visit

- a. Rider
- b. Claim
- c. Medical
- d. Co-pay

12. Covers damages to the policyholder's car if they are at fault.

- a. Claim
- b. Liability
- c. Collision
- d. Co-pay

13. Request for payment due to financial loss.

- a. Claim
- b. Co-pay
- c. Rider
- d. Premium

14. Covers bodily injuries to you when hit by a person who does not have enough insurance.

- a. Uninsured
- b. Medicaid
- c. Medicare
- d. Underinsured

15. A health care plan that is supported by the fed and state gvt. for low income families.

- a. Deductible
- b. Medicare
- c. Medicaid
- d. Medical

16. A health care plan that is supported by fed and state gvt. for people age 65 and older.

- a. Deductible
- b. Medicare
- c. Medical
- d. Medicaid

17. Legal responsibility to pay if a person causes an accident or harm to someone.

- a. Liability
- b. Claim
- c. Collision
- d. Medicaid

18. Appliances, furniture, clothing, and other belongings.

- a. Bodily Injury
- b. Proceeds
- c. Personal property
- d. Beneficiary

19. The amount the policyholder must pay for expenses before the insurance company pays anything.

- a. Deductible
- b. Medicare
- c. Medical
- d. Medicaid

20. A survivor who receives all or part of the money from a life insurance policy.

- a. Medicaid
- b. Medicare
- c. Beneficiary
- d. Medical

21. Amount the car has decreased in value because of age and use.

- a. Depreciation
- b. Premium
- c. Deductible
- d. Collision