

Name:

Homeowners Insurance Video Questions (Click link to access video)

1. According to this video, your _____ is your most valuable investment.
 - A. car
 - B. homeowners insurance policy
 - C. home
 - D. liability insurance

2. Your standard homeowners policy is divided into two sections, ...
 - A. medical payments coverage and property coverage
 - B. property coverage and liability coverage
 - C. liability coverage and medical payments coverage
 - D. dwelling coverage and loss of use coverage

3. What does coverage A provide the homeowner?
 - A. protection for your home and any structures not attached to your home
 - B. protection for your home and structures attached to your home
 - C. protection against being sued by someone injured on your property
 - D. protection for any personal property inside your home

4. What are considered other structures? Two correct answers.
 - A. a screened in porch attached to your house.
 - B. a detached garage that houses the cars you drive everyday.
 - C. a garage attached to your house.
 - D. a shed where you keep gardening tools and a lawnmower.

5. Which items are covered under personal property. Three correct answers.
 - A. Clothing
 - B. An attached garage
 - C. Appliances
 - D. A shed in the backyard
 - E. Furniture

6. Loss of use coverage would cover the cost of a hotel if your house was damaged by a fire.
 - A. True
 - B. False

7. Coverage for flood damage is automatically covered under all homeowner insurance policies.
 - A. True
 - B. False

Name:

8. Homeowners liability coverage includes...Three correct answers.

- A. your family
- B. someone who is injured on your property
- C. your dog
- D. Grandma that is living with you

9. Loss of use covers relocation expenses for the person injured at your home.

- A. True
- B. False

10. The most important thing to remember about purchasing a homeowner insurance policy is that ...

- A. You should purchase a policy with the lowest premium.
- B. You should purchase a policy with the lowest deductible.
- C. You should purchase a policy that protects your needs.
- D. You should purchase the most expensive policy because it would offer the most coverage.