





I NSURANCE

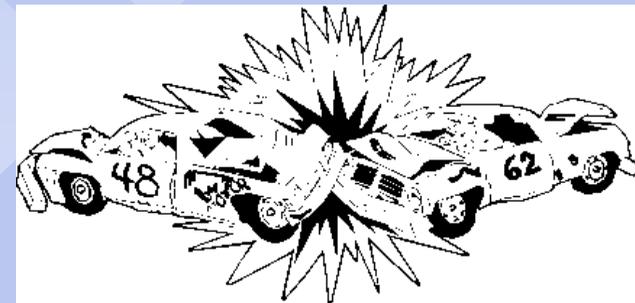
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

MOTORCYCLES ARE EXEMPT FROM THE FINANCIAL RESPONSIBILITY LAW.

TRUE



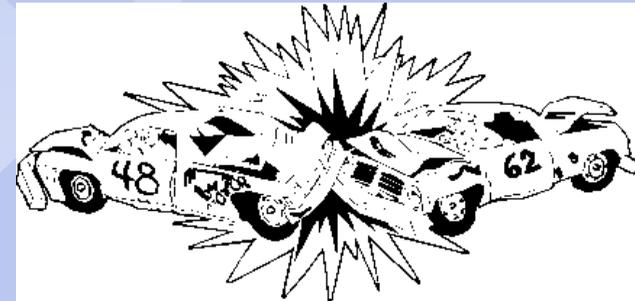
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- DRIVERS ARE REQUIRED TO MAKE WRITTEN REPORTS OF ALL TRAFFIC COLLISIONS IN WHICH THEY ARE INVOLVED.

FALSE



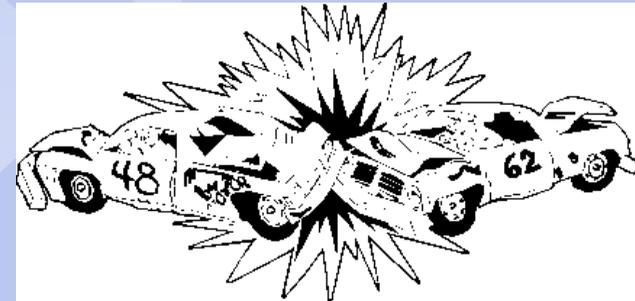
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- THE WAY A PERSON DRIVES CAN AFFECT THE COST OF THEIR INSURANCE.

TRUE



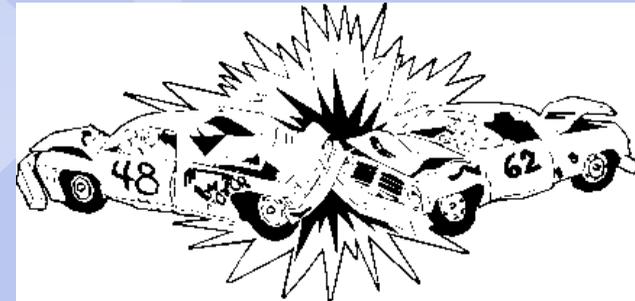
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- THE SIZE OF THE ENGINE IN A CAR CAN AFFECT THE COST OF AUTO INSURANCE.

TRUE



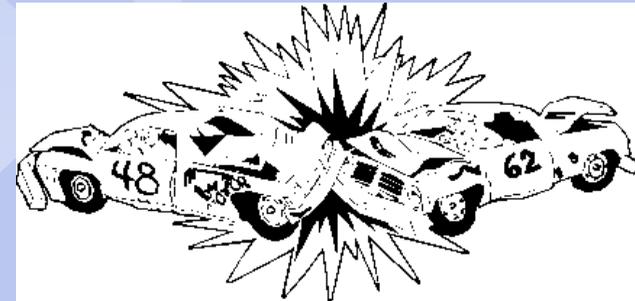
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- A DEDUCTABLE IS A TYPE OF REDUCED LIABILITY AUTO INSURANCE COVERAGE.

FALSE



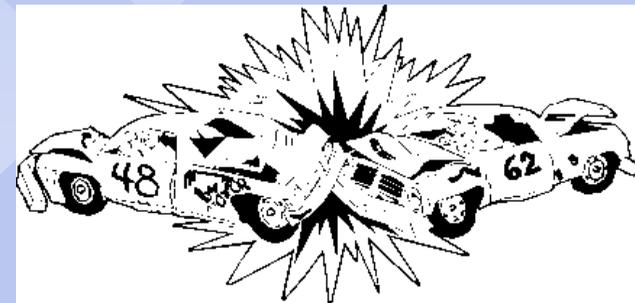
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- COLLISION INSURANCE PAYS FOR THE DAMAGE YOUR OWN CAR DOES TO THE OTHER DRIVER'S CAR.

FALSE



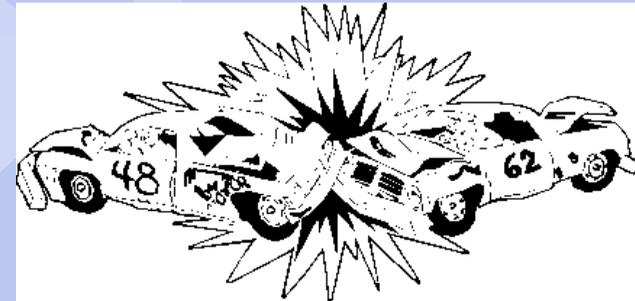
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- NO-FAULT INSURANCE REDUCES COURT CASES AND SPEEDS PAYMENT TO OWNERS.

TRUE



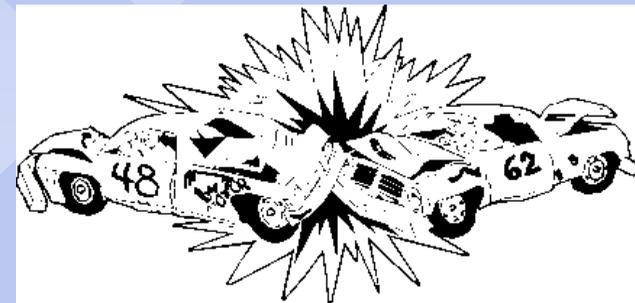
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- FOLLOWING A COLLISION, ONLY THE DRIVER AT FAULT MUST SHOW PROOF OF ABILITY TO PAY FOR THE DAMAGES CAUSED.**

FALSE



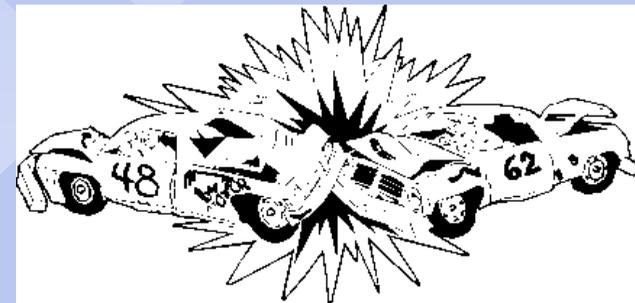
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- IF YOU HIT A PARKED CAR THAT IS UNATTENDED, YOU MUST NOTIFY THE OWNER BY SOME MEHTOD.

TRUE



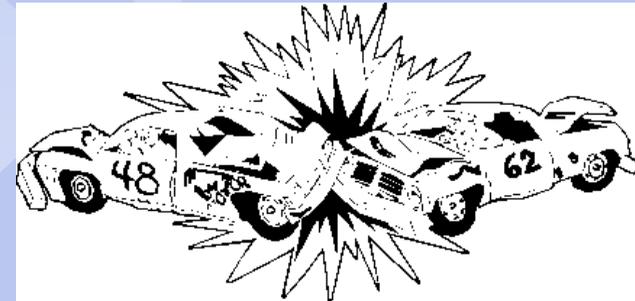
INSURANCE AND FINANCIAL RESPONSIBILITY



ANSWER THE FOLLOWING TRUE OR FALSE

- IN OUR STATE, PROOF OF INSURANCE IS MET BY CARRYING COLLISION / COMPREHENSIVE COVERAGE UP TO THE LIMITS MANDATED BY THE LEGISLATURE.

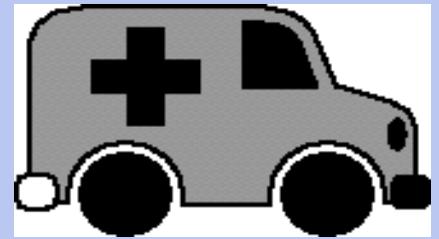
FALSE



GLOSSARY OF INSURANCE TERMS:

COLLISION COVERAGE

OPTIONAL INSURANCE WHICH PAYS FOR DAMAGES TO YOUR CAR CAUSED BY COLLISION WITH ANOTHER CAR OR OBJECT, OR BY ROLLING THE CAR OVER. FREQUENTLY REQUIRED IF YOU HAVE A CAR LOAN

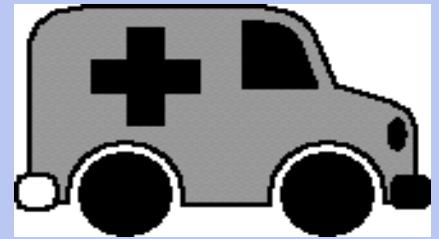


GLOSSARY OF INSURANCE TERMS:

COMPREHENSIVE PHYSICAL DAMAGE COVERAGE

OPTIONAL INSURANCE WHICH PAYS FOR DAMAGE TO YOUR AUTO CAUSED BY THINGS OTHER THAN COLLISION OR ROLLING THE CAR OVER, SUCH AS FLOOD, FIRE, THEFT, VANDALISM, OR HAIL.

THIS IS FREQUENTLY REQUIRED IF YOU HAVE A LOAN.



GLOSSARY OF INSURANCE TERMS:

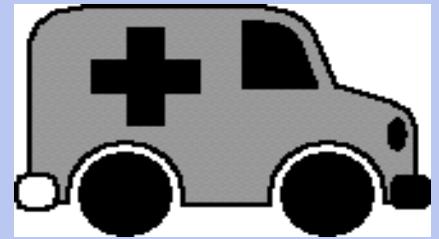
DEDUCTIBLE

THE AMOUNT WHICH YOU AGREE TO PAY PER COLLISION. THIS IS SUBTRACTED FROM THE TOTAL AMOUNT PAID BY YOUR INSURER.

IF THE CLAIM IS \$500.00 AND YOUR DEDUCTIBLE IS \$100.00

YOU PAY \$100.00 AND YOUR INSURANCE COMPANY WILL PAY \$400.00.

THE HIGHER THE DEDUCTIBLE, THE LOWER YOUR PAYMENT WILL BE FOR THE INSURANCE POLICY.



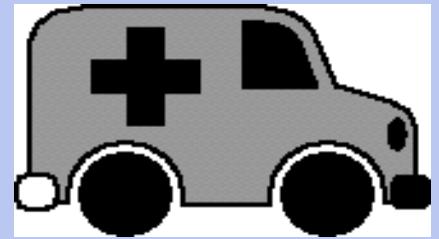
GLOSSARY OF INSURANCE TERMS:

NO FAULT INSURANCE COVERAGE

A FORM OF INSURANCE AVAILABLE IN MANY STATES

IN WHICH EACH DRIVER IN A COLLISION FILES A CLAIM FOR LOSSES, SUCH AS MEDICAL EXPENSES,

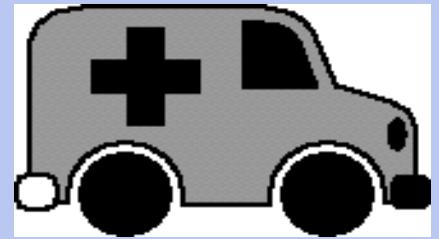
WITH THEIR OWN INSURANCE COMPANY, REGARDLESS OF WHO IS AT FAULT.



GLOSSARY OF INSURANCE TERMS:

LIABILITY

A LEGALLY ENFORCEABLE FINANCIAL OBLIGATION

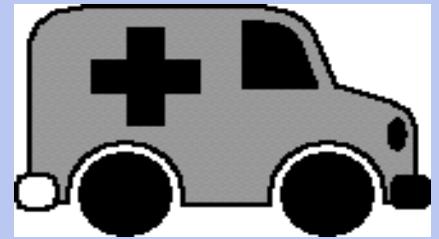


GLOSSARY OF INSURANCE TERMS:

LIABILITY COVERAGE

INSURANCE WHICH PAYS THE LOSSES OF OTHER PEOPLE WHICH YOU CAUSE UNINTENTIONALLY OR THROUGH NEGLIGENCE;

- A) BODILY INJURY LIABILITY: PAYS MEDICAL EXPENSES OF OTHERS.**
- B) PROPERTY DAMAGE LIABILITY: PAYS CLAIMS AGAINST YOU IF YOU DAMAGE SOMEONE ELSE'S CAR OR PROPERTY.**



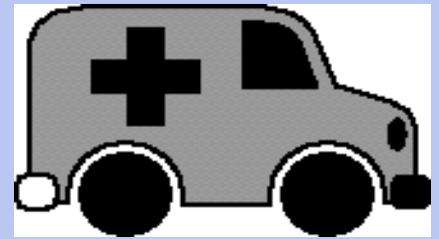
GLOSSARY OF INSURANCE TERMS:

UNINSURED MOTORIST COVERAGE

INSURANCE WHICH PAYS FOR YOUR EXPENSES

**RESULTING FROM AN A COLLISION WITH A HIT AND
RUN DRIVER, OR**

WITH SOMEONE WHO DOES NOT HAVE INSURANCE.



LIABILITY SPLIT LIMIT COVERAGE

25/50/10

\$25,000 - IS WHAT THE INSURANCE WILL PAY UP
TO FOR A SINGLE PERSONAL INJURY

\$50,000 - IS WHAT THE INSURANCE WILL PAY UP
TO FOR 2 OR MORE PEOPLE WHO ARE INJURED.

\$10,000 - IS WHAT THE INSURANCE WILL PAY UP
TO FOR DAMAGE TO PROPERTY

Remember these amounts do NOT protect you or your vehicle.

MEDICAL PAYMENTS

PERSONAL INJURY PROTECTION (PIP)

**THIS INSURANCE COVERS YOU AND YOUR
PASSENGER'S MEDICAL EXPENSES:
IF YOU ARE AT FAULT**

SURCHARGES

THESE ARE ADDED TO YOUR INSURANCE PREMIUM WHEN YOU ARE IN COLLISIONS OR HAVE RECEIVED CITATIONS FOR VIOLATIONS.

DISCOUNTS

THESE ARE GIVEN TO GOOD DRIVERS WHO:

EARN GOOD GRADES

DO NOT SMOKE

**OWN VEHICLES WITH SAFETY FEATURES
SUCH AS:**

“AIR BAGS”

“ANTI-LOCK BRAKE SYSTEMS”

ESTABLISHING RATES

CARS ARE RATED BY THE:

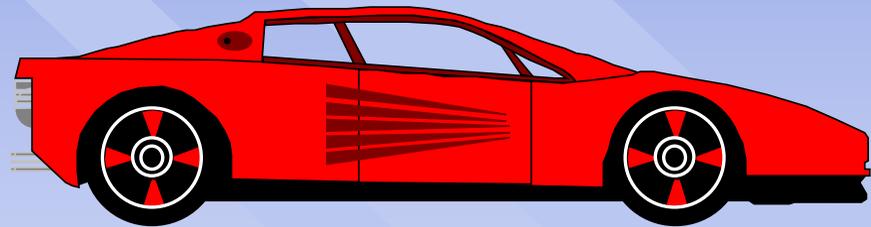
☐ YEAR

☐ MAKE

☐ MODEL

☐ ENGINE SIZE

☐ AND IF IT IS CUSTOMIZED OR NOT.



ESTABLISHING RATES

DRIVERS ARE RATED BY THEIR:

- ☒ AGE
- ☒ MARITAL STATUS
- ☒ DRIVING RECORD
- ☒ GENDER (MALE OR FEMALE)
- ☒ MILES THEY DRIVE
- ☒ WHERE YOU LIVE
- ☒ FULL OR PART TIME USE



ESTABLISHING RATES

IF YOUR DRIVING BECOMES TOO MUCH OF A RISK FOR YOUR INSURANCE COMPANY

YOU MAY GET MOVED TO AN ASSIGNED RISK OR HIGH RISK PLAN

AND YOU WILL PAY A HIGHER PREMIUM FOR THE PRIVILEGE OF DRIVING.

WHAT TO DO IF YOU HAVE A COLLISION

-  **FIRST: SECURE THE CRASH SCENE**
-  **AID THE INJURED**
-  **CALL MEDICAL HELP FOR ANYONE WHO MAY BE INJURED**
-  **CALL THE POLICE AND DO NOT LEAVE THE SCENE BEFORE THEY ARRIVE**
-  **GET THE NAME OF INSURANCE, DRIVERS LICENSE NUMBER OF EVERYONE WHO WAS INVOLVED.**

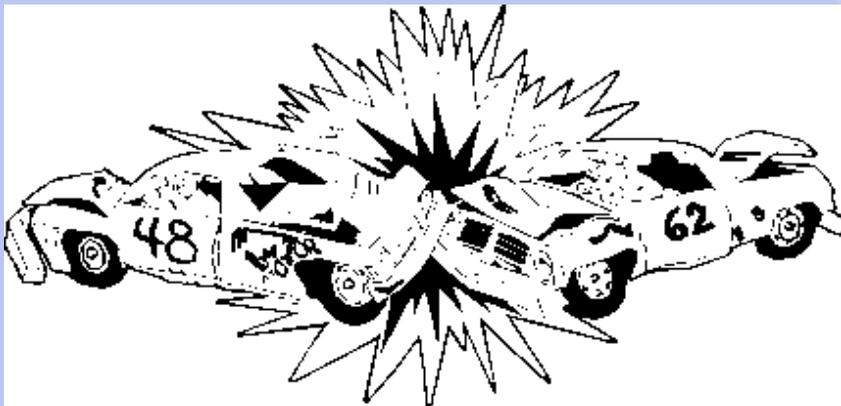
WHAT TO DO IF YOU HAVE A COLLISION

- **GET THE NAMES AND ADDRESSES OF EVERYONE WHO SAW THE COLLISION**
- **NOTIFY YOUR INSURANCE AGENT OR COMPANY IMMEDIATELY**
- **GET A COPY OF THE POLICE REPORT**

THE ACCIDENT REPORT

AS OF MAY 2, 1997

IF YOUR COLLISION WAS
INVESTIGATED BY A LAW
ENFORCEMENT OFFICER, YOU
ARE **NOT** REQUIRED TO FILE A
VEHICLE COLLISION REPORT



RCW 46.52.020

FILLING OUT THE COLLISION REPORT



Location Information:

time, date, day, where, etc.



Driver and Vehicle Information:

**name, address, license number, vehicle information,
and where the was vehicle damaged.**



Personal Injury:

status of injured



Description of Collision:

written and graphic



Collision Information:

**road surface, weather, light conditions, traffic control,
type of road, driver/vehicle actions**



Take pictures if you can:



