

Mayhem Happens: Identifying Coverage and Reading Policies

Directions: You have learned that not all insurance policies are created equal. Due to the differing coverage needs you may have, your policy may not cover all the risks you face.

You will watch “Mayhem” come to life in several All-State Insurance commercials. After viewing each commercial, you will describe the peril that occurred, determine what form of coverage would be needed, and whether or not the provided auto insurance policy would cover the accident.

Commercial 1: I’m a deer in headlights.

What happened/what was the peril?

The Type of Coverage Needed:

If a passenger sustains injuries, what coverage would cover them?

Commercial 2: I’m a jogger.

What happened/what was the peril?

The Type of Coverage Needed:

If the driver only had liability, what would happen? What about damage to the pole?

Commercial 3: I'm a teenage girl.

What happened/what was the peril?

The Type of Coverage Needed:

If the girl teenage girl was caught and her insurance did not cover the all of the damage what would the parked car's driver need a policy for?

Commercial 4: I'm a streaker.

What happened/what was the peril?

The Type of Coverage Needed:

Who's insurance is going to cover this?

Commercial 5: I'm your GPS

What happened/what was the peril?

The Type of Coverage Needed:

If this accident caused a thirty car pile up with extensive out of the ordinary damage what kind of coverage should the man hopefully have had?