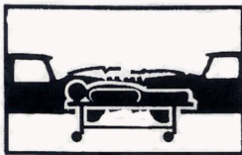


Teachers: Have the students read aloud and underline words or sentences that are unclear. Discuss the charts showing types of insurance. Talk about their experiences with insurance and accidents.

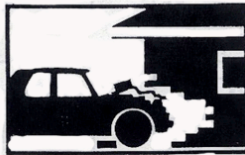
Insuring Your Car:

Liability insurance is required. It is not optional. The law requires a minimum amount of coverage to protect you from claims by others as a result of an accident in which you injure someone or their property. Here is a short tutorial about types of insurance. Though Part A is the only insurance required, other types are strongly recommended. Remember Liability Insurance only covers the OTHER driver, not your car or your passengers. Also note that if you loan your car to a friend and they have an accident that is their fault, your insurance will be required to pay.

Part A Liability. Protects you from claims by others, resulting from an auto accident in which you are involved, including:



BODILY INJURY YOU CAUSE TO OTHERS



PROPERTY DAMAGE YOU CAUSE TO OTHER PEOPLE'S PROPERTY



LEGAL DEFENSE FOR YOU IN LAWSUITS BROUGHT BY OTHERS

Part B-1
Medical Payments.

Pays you for medical expenses resulting from injuries to you in an accident regardless of who is at fault. Limitation: expenses must occur within three years after accident.



DOCTOR BILLS



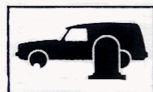
HOSPITAL BILLS



MEDICAL EXPENSES



LOSS OF INCOME



FUNERAL SERVICES



AMBULANCE



ESSENTIAL SERVICES

Part B-2
Personal Injury Protection.

Pays you for medical expenses, loss of income, and essential services needs, resulting from an accident, regardless of who is at fault. Limitation: expenses must occur within three years after accident.

Part C

Uninsured/Underinsured Motorist.

Pays you for medical expenses and auto repair costs you suffer from an accident caused by a driver with no insurance, or not enough insurance to pay all of your bills.



BODILY
INJURY
TO
YOU



PROPERTY
DAMAGE
TO YOU
(\$250
DEDUCTIBLE)

Limitation: Your recovery under this portion of the policy is offset by amounts recovered from the at-fault driver.

Part D Coverage For Damage To Your Auto

Other Than Collision.

Pays you for replacing (or repairing) your auto after mishaps other than collisions. Limitation: deductibles of varying amounts.



FIRE



VANDALISM



YOUR CAR
HITS
ANOTHER
OBJECT



GLASS BREAKAGE



THEFT



YOUR
CAR
OVERTURNS

Collision.

Pays you for repairing (or replacing) your auto after an accident, regardless of who is at fault. Limitation: deductibles of varying amounts.

Put the correct preposition in the blank. Choices are shown at the end of the sentence.

1. She works at night and sleeps _____ the day. (at, on, during, of)
2. I haven't seen my parents _____ last spring. (on, during, in, since)
3. Shakespeare lived _____ the 17th century. (on, at, in, since)
4. Be here _____ ten o'clock on the dot. (on, at, in, since)
5. Their daughter was born _____ 1999. (since, in, on, at)
6. He was here _____ only two weeks. (since, in, for, at)
7. Most didn't finish the test before the time was _____. (at, up, between, after)
8. I can't think of a good answer _____ the moment. (at, in, up, after)
9. I heard a noise _____ the night, but I was too sleepy to get up and check on it. (up, between, after, in)
10. You have to get up early _____ the morning to catch the first bus. (on, at, after, in)

Discuss differences between cultures in the following areas:

1. being on time
2. men carrying a purse
3. men holding hands with other men
4. men touching women not related to them
5. parts of skin a woman can expose appropriately
6. living at home with parents as an adult
7. cutting in line
8. staying in your own lane when driving
9. talking on the cell phone in public
10. volume of conversation in a restaurant
11. adoption of children you are not related to
12. freedom of teenagers to do what they want