



## Insurance Needs Throughout Life

For each scenario, determine the type of insurance needed and when this insurance should be purchased. Come up with one more scenario and fill in the chart.

Scenario	Type of Insurance Needed	When do you begin this insurance?
I backed out of my driveway and hit the car coming down the street.	Auto	When you purchase the vehicle.
I fell off the ladder when I was putting up Christmas lights and tore the ligaments in my knee.		
My neighbor injured his back while walking up my icy driveway.		
My husband was riding his bike and was killed in an accident leaving me with 3 little children.		
My baby is born with a heart defect and needs surgery.		
My apartment was broken into and my computer, tv, and stereo were stolen.		
Another vehicle ran a red light and hit my car but they didn't have car insurance.		
I have acute appendicitis and my appendix needs to come out.		
I teach kindergarten, but I had a severe eye infection and have gone blind.		
I own a construction business, and one of my employees was injured while using the saw.		
The pipes in my basement froze and cracked. When they thawed it caused damage to the flooring and walls.		

