

## Insurance Pre-Test

Answer the following 10 True or False (T / F) questions to the best of your ability.

1. Texas law requires you to have auto insurance if you drive a car. T / F
2. The amount you pay for insurance depends on your situation. T / F
3. If you get into an accident or if there is a disaster, your insurance will always pay for all the damage. T / F
4. If you own a house, Texas law requires you to have homeowner's insurance T / F
5. Monthly insurance payments are called *deductibles*. T / F
6. If your house or car is damaged, you must file a claim with your insurance company in order to be paid. T / F
7. Before the insurance company pays on a claim, the damage must be reviewed by an adjuster. T / F
8. Buying one insurance policy will cover everything you own. T / F
9. When you insure your car, the type of car you have will affect the price of your insurance T / F
10. Insurance companies do not have risks (possibilities of loss). T / F