

Insurance Timeline

Answer Key

Because this activity lends itself to personal opinion, there are no concrete answers. However, there are some activities that should happen before others. Below is a sample answer sheet:

1. Take driver's education.
2. Take and pass the driving test (get my driver's license).
3. Search for insurance (and be a smart insurance shopper!).
4. Contact an agent.
5. Buy auto insurance.
6. Receive valid insurance card from insurance company. *You should always have at least the required minimum liability coverage in force before and while you drive.*
7. Oops! I got into a fender bender.
8. Exchange insurance information with the other driver.
9. File a claim with your insurance company. *** Students may put "contact an agent" in before filing a claim. This is acceptable since they will probably contact their agent when they file a claim.*
10. Allow adjuster to view the damage.
11. Pay deductible. *Deductibles must be paid before the insurance will pay toward the claims.*
12. Settle claim with your insurance company.