

Directions: For each scenario, answer the questions that follow. You may use your objective packet or key terms sheets to determine your answer.

Joe is driving down South Main Street when he approaches a traffic light. Seeing that the light has turned yellow, Joe speeds up to beat the red light. However, he is unable to get through the intersection before the lights turn, and another driver, Henry, pulls through the intersection in front of Joe. Joe strikes the driver-side of Henry's car, totaling both cars and sending Henry to the hospital with a concussion, broken arm and broken leg.

1. Who is liable in this accident (who is at fault)?
2. If Joe wishes for his insurance company to replace *his* car, what type of coverage must he have?
3. If Joe's insurance does not cover the full extent of the damages, what insurance coverage would Henry need to have to have his car fully replaced?
4. If Henry does not have the type of insurance coverage from #3, what might he do to receive compensation for the damage not paid for by Joe's insurance?

Joe is driving down a country road in the dark. Suddenly, a deer steps into the road in front of him. Joe is unable to avoid hitting the deer. The damage to Joe's will cost \$4,000 to fix.

5. If Joe wants his insurance company to pay for the damages, what type of insurance will he need to have?
6. If Joe doesn't have this type of insurance, how can the damage to the car be paid for?

Joe is driving on North Main Street on a snowy day. As he is traveling, a car driven by Henry approaches from the opposite direction, skids on a patch of ice into Joe's lane, and strikes Joe's car head on. Both cars are severely damaged, and Henry has to go to the hospital with a broken collarbone.

7. Who is at fault in this accident?
8. If Henry doesn't have car insurance, what type of coverage will Joe need to have his car fixed?
9. What coverage will pay for Henry's medical treatment if he does have insurance?
10. If Henry has minimal coverage, whose insurance will pay for his car repairs?