

How Car Insurance Works

➤ Liability

- Fault Based System

➤ Uninsured Motorist

➤ Comprehensive

➤ Collision

➤ Loss of Use

➤ Towing & Road Side

How Car Insurance is Priced

★ Credit

★ Driving Record

★ Other Household Drivers

★ Your Car

Uninsured Drivers

1) ___ out of ___ Drivers are ___-insured _____

2) It _____ with Realtors! _____

Biggest Offenders

1) Pest Control _____

2) Pizza Drivers _____

3) Uber and Lyft _____

4) Many Personal Insurance Policies _____

Won't Cover Commercial Driving

5) Can You Sue a Franchise? _____

Auto Insurance & Real Estate Sales

1) *What Is the Difference?*

a. Commercial Car Insurance?

b. Personal Car Insurance?

2) Business Use Endorsement

3) Business Use is _____ allowed on a

_____ policy

4) _____ for Certain Professionals

5) _____ when they add Business

Use Endorsement to their Policy

Special Business People are:

• _____

• _____

• _____

• _____

Additional Insured Endorsement

- Additional _____ Endorsement

Does _____ Suffice

- That endorsement _____ your

Broker from _____

Office Insurance..

Practice Coverage

- **Premises liability:**
- **Infringement liability:**
- **Employer liability:**
- **Forming a corporation or LLC**
- **You are Always Personally Liable**

Surprises and auto coverage cause

_____ surprises and home coverage

can cause _____

For the Real Estate License Holder's

For the Real Estate Broker

WHAT HAPPENS WHEN SOMEONE GETS HURT

LOOKING AT A HOUSE FOR SALE?

POSSIBLE CAUSES AND TYPES OF POTENTIAL INJURY

* Slip and fall injury

* Injury from falling objects

* Flames, Fire, Smoke

* Other Peoples Animals

* Be Prepared

* Damage to the Home

* Theft from the home

Liability for negligence

Business Owners Policy

Errors and Emissions Coverage

Liability Coverage in the office

Showings and Listing

Errors and Omissions

Even the Experts

- Home coverage provides funds replace the existing _____
- Additional coverage is potentially provided in _____ limits

Family liability covers your exposure both inside and outside the home.

Guest medical covers _____ harm.

Key Page 2

1, 5, Un

Key Page 3

Not, personal

Exceptions

Only

Doctors

Lawyers

Insurance Agent

Real Estate Agents

Key Page 4

Insured, not

Protects, you

Irritation, devastation

Key Page 6

Contents

Specified

unintentional