

AIA Trust Self-Assessment Test XXI

Personal Auto Insurance

Print out this page and fax back to The AIA Trust at (202) 626-7421.

DO THIS TEST-EARN LUS

Sponsored by the AIA Trust Personal Lines Insurance Programs

The AIA Trust presents the latest in a series of instructional needs assessments to evaluate your lifelong learning. The Trust is pleased to provide members with these opportunities to earn AIA Continuing Education System learning units (LUs). Circle your answers to the following 10 questions; return the test by fax to the AIA Trust, (202) 626-7421; and earn one LU. You don't have to have all the right answers to get credit.

When you fax the completed test to the Trust, it will be scored, and your results will be returned to you along with annotated answers and related references. After you have read this material, the Trust will report your LU to the University of Oklahoma. Keeping this information in your files will help you plan your future continuing education schedule.

Because insurance laws vary throughout the U.S., or coverages may not be available in some jurisdictions, the information below may not apply to all situations.

T F	1. The Bodily Injury Liability coverage will pay reasonable medical expenses for the insured driver and passengers.
T F	2. Collision coverage will pay for the cost of damage caused to others' property resulting from a collision.
T F	3. Uninsured Motorists coverage provides benefits to the insured driver and passengers of an accident caused by a driver without insurance.
T F	4. When I rent a car on vacation, I must purchase the Collision Damage Waiver (CDW) from the car rental company to have coverage for the vehicle.
T F	5. A special endorsement is required to provide coverage for a car used in a car pool.

T F	6. The coverage limits are not affected by prior accidents during the policy term.
T F	7. Child safety seats reduce a child's risk of death by 90 percent.
T F	8. Liability coverage showing split limits of \$25,000/\$50,000/\$10,000 will pay up to \$85,000 for a single accident.
T F	9. No-fault automobile insurance permits accident victims to be reimbursed for medical and hospital expenses by their own insurance carriers regardless of who was at fault.
T F	10. Special insurance coverage may be required for travel in states with no-fault insurance laws.

Name

Membership Number

Firm Name

Address

City/State/Zip

Phone

Fax
