

**Area – Consumer and Family Resources**

**Scenario – Homeowner’s Insurance**

**Answer key for Homeowner’s Insurance Scenario**

Items covered by the homeowner’s insurance policy:

- |  |                      |
|--|----------------------|
| 1. Garage roof replacement                     | Dwelling coverage    |
| 2. Living room window replacement              | Dwelling coverage    |
| 3. Ruined carpet replacement<br>coverage       | Personal property    |
| 4. Food in the freezer and freezer<br>coverage | Personal property    |
| 5. Insurance adjustor’s fracture<br>coverage   | Medical expense      |
| 6. Three nights in a motel                     | Loss of use coverage |

Items NOT covered by the homeowner’s insurance policy:

1. Damage to Megan’s car
2. Downed tree replacement
3. Short wave radio tower

Estimated amount the insurance will pay:

- |                                   |          |
|-----------------------------------|----------|
| 1. All of garage roof replacement | \$6000   |
| 2. Living room window replacement | \$2000   |
| 3. Carpet replacement             | \$950    |
| 4. Deep freeze and food           | \$750    |
| 5. Insurance adjustor’s accident  | \$3000   |
| 6. Three nights stay at motel     | \$400    |
| Total estimated amount            | \$32,000 |

Estimates will vary with your area.

Created by Carol Lingemann, Ethan Public Schools, SD 2005