**Mayhem Happens: Identifying Coverage and Reading Policies**

**Directions:** You have learned that not all insurance policies are created equal. Due to the differing coverage needs you may have, your policy may not cover all the risks you face.

Working with a partner, you will watch “Mayhem” come to life in several All State Insurance commercials. After viewing each commercial, you and your partner will describe the peril that occurred, determine what form of coverage would be needed, and whether or not the provided auto insurance policy would cover the accident.

Commercial 1: I’m a deer in headlights.

What happened/what was the peril?

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The Type of Coverage Needed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Does the policy cover this? Where did you find the answer?

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Commercial 2: I’m a jogger.

What happened/what was the peril?

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The Type of Coverage Needed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Does the policy cover this? Where did you find the answer?

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Commercial 3: I’m a teenage girl.

What happened/what was the peril?

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The Type of Coverage Needed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Does the policy cover this? Where did you find the answer?

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Commercial 4: I’m a streaker.

What happened/what was the peril?

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The Type of Coverage Needed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Does the policy cover this? Where did you find the answer?

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Commercial 5: I’m your GPS

What happened/what was the peril?

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The Type of Coverage Needed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Does the policy cover this? Where did you find the answer?

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