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| MySchool_Dossier_Logo | | |  | Solutions to the worksheet | |
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| **Economy and society** | | | |
| Insuring (6) | | | |

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|  |  | **1. Who pays for storm damage on buildings?**  Building insurance  **2. Which third-party insurance in Switzerland has a very low premium?**  Third-party insurance for cyclists. In Switzerland it costs just two cents a day, because so many people buy it, and because the possible damage is relatively limited.  **3. What kind of insurance had Peter Saner taken out?**  He had taken out fully comprehensive car insurance.    **4. What damage did his insurance company eventually cover?**  The total loss of his car, two new marker posts  **5. What are crash recorders for?**  They are simple tachographs, which record data during a drive. In case of an accident, the data can be analysed.  **6. Who was driving the Mini Cooper on the day of the accident?**  Benjamin, Peter's brother  **7. What three major groups of insurance are there?**  Asset insurance, property insurance and social insurance  **8. What kind of compensation have you claimed yet? Try and think of five examples.**  Individual answer  **9. Why do we have to buy vignettes for our bicycles?**  The bike vignette acts as a third-party insurance policy. In case of a loss event, the insurance will cover the damage.  **10. Is it true that nuclear power plants need no insurance?**  Wrong. It is compulsory for nuclear power plants to be insured against radiation accidents.  **11. Why do people take out insurance?**  To protect themselves against financial loss if damage occurs.  **12. How can Peter Saner influence the level of his car insurance premium?**  By taking part in a skid control course, by having a crash recorder installed. |
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