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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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