

NAME: _____ DATE: _____



STUDENT ACTIVITY

Risks and Responsibilities

Preview the student activity pages before the session and note the main topics and ideas. Use the activity pages to take notes and record ideas during the session. If you are completing the document digitally, be sure to save the document with a logical file name in your personal workspace so you can refer back to it later.

Discuss: Risk and Responsibility

1. Define *insurance*.

Explore: Taking Chances

1. Define *risk*.
2. What is the difference between controllable and uncontrollable risks?
3. Define *mitigate*.

Complete the chart to show the difference between insurable and noninsurable risks.

Insurable Risks	Uninsurable Risks

Lack Of Insurance Stories

Read each prompt. Choose one and create a story about a person who suffered a loss due to a lack of insurance, then answer the questions. An example is provided for you.

Example prompt: Tiara lit a candle in the living room _____.

Example story: Tiara lit a candle in the living room, then went into the kitchen to fix a sandwich. While she was in the kitchen, her dog, Macy, knocked the candle over. The candle set her furniture on fire. Tiara called 911. The fire department put the fire out but not before it caused \$10,000 damage to her living room. Tiara had to take money out of her savings and take a second job to pay for the damages.

? How would the outcome have been different if the event had been covered?

Answer: The insurance would have paid for the damage, and she would not have had to use her savings or get a second job.

? What could Tiara have done to reduce the risk of the fire?

Answer: She should not have lit a candle and left the room.

Prompt 1: CHIANA

Chiana was driving home one night when _____. (Involve a car.)

Prompt 2: DWAYNE

Dwayne was on a ladder getting leaves out of the gutter when _____. (Involve a medical emergency/health.)

Prompt 3: MARCUS

Marcus had been in bad storms before but never one that _____. (Involve a house.)

