

**Pick a Word**

Use the word or words in the box that matches each statement below.

assigned-risk insurance	deductible	no-fault insurance policy
blue book	depreciation	policy
bodily-injury insurance	financial responsibility law	premium
car pooling	leasing	property-damage insurance
collision insurance	liability insurance	solar-powered
comprehensive insurance	mass transportation	warranty

- \_\_\_\_\_ 1. Decrease of vehicle value due to its age
- \_\_\_\_\_ 2. Written guarantee that the seller will make repairs for a time period
- \_\_\_\_\_ 3. Lists the average price paid to dealers for various used vehicles
- \_\_\_\_\_ 4. Requires you to prove that you can pay for damages you may cause with your vehicle
- \_\_\_\_\_ 5. Specified amount you pay to an insurance company for insurance
- \_\_\_\_\_ 6. Set amount of money you personally pay for damages that is not paid by your insurance company
- \_\_\_\_\_ 7. Written agreement between you and your insurance company
- \_\_\_\_\_ 8. Type of insurance that is not concerned with who is to blame
- \_\_\_\_\_ 9. Provides minimum coverage for high-risk drivers
- \_\_\_\_\_ 10. Several methods of moving large numbers of passengers
- \_\_\_\_\_ 11. Several people commuting to work or school in one vehicle
- \_\_\_\_\_ 12. An alternate method of obtaining a vehicle other than by purchase
- \_\_\_\_\_ 13. A vehicle that captures sunlight and transforms it into electrical power
- \_\_\_\_\_ 14. Protects you against claims for another person's injuries or property damages when you are at fault
- \_\_\_\_\_ 15. A type of liability insurance that covers drivers who are at fault for injuries to other people up to specified limits
- \_\_\_\_\_ 16. A type of liability insurance that covers drivers who are at fault for damages to another person's property up to specified limits
- \_\_\_\_\_ 17. A type of insurance that provides coverage to pay the costs of repair or replacement of your vehicle up to specified limits
- \_\_\_\_\_ 18. Insurance that covers damage to your vehicle from noncollision events

**Test Your Knowledge**

Check the box to the right that best applies to each statement below.

1. Probably best selection of good used vehicles due to trade-ins on new vehicles
2. History of the vehicle is known
3. Will usually make no repairs
4. Largest variety of used vehicles
5. Dealer might not have repair facilities
6. Price probably will be highest of all
7. A warranty is usually offered
8. Usually gives lowest price
9. Dealer seldom provides a warranty
10. Also offers a lease along with a buy option

	Private Owner	Used-Car Dealer	New-Car Dealer
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

**Check Plus or Minus**

Check if the information below is a plus or minus for buying a used vehicle from a private owner.

1. There is rust around the fenders, under the chrome trim, and around the headlights.
2. There are oil spots under the vehicle, and a small oil leak from the engine when it is running.
3. The front and rear seats feel firm and comfortable when you sit in them.
4. The brake and gas pedals are not new, but they do not look worn.
5. The brakes grab and pull to one side.
6. Some of the accessories, such as the heater and defroster, do not work properly.
7. You see signs of collision damage in the trunk.
8. The owner refuses to let you test-drive the vehicle and demands a deposit.

	Plus	Minus
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		