

Name _____



**DECISION-MAKING
GAME SHEET 2**

Is It Covered?

Car **insurance** is required by law in all but two states. But would it be a good idea to buy it even if you didn't have to? Simulate 7 years of insurance payments and driving experience and see what happens!

Each year, you will pay the \$2,000 cost of a car insurance policy (already printed on your game sheet). In real life, insurance costs increase over time, but so do the costs of accidents and lawsuits.



Directions: For each year, roll two dice, add the numbers together, and look at the chart to see what your cost of accidents and lawsuits would have been without insurance. Record that amount on the Dice Roll Chart. After seven years, compare the cost of auto insurance to the cost of not having auto insurance.

Dice Total	Result	Year Number	Auto Insurance Cost	Cost of Accidents and Lawsuits
2	Lose a \$2,000,000 lawsuit	1	\$2,000	
3	Pay for a \$4,500 repair	2	\$2,000	
4	Pay a \$5,500 medical bill	3	\$2,000	
5-6-7-8-9	No accidents or lawsuits	4	\$2,000	
10	Pay for a \$6,000 repair	5	\$2,000	
11	Pay for a \$7,500 repair	6	\$2,000	
12	Pay \$60,000 in hospital costs to accident victim	7	\$2,000	
TOTAL			\$14,000	\$