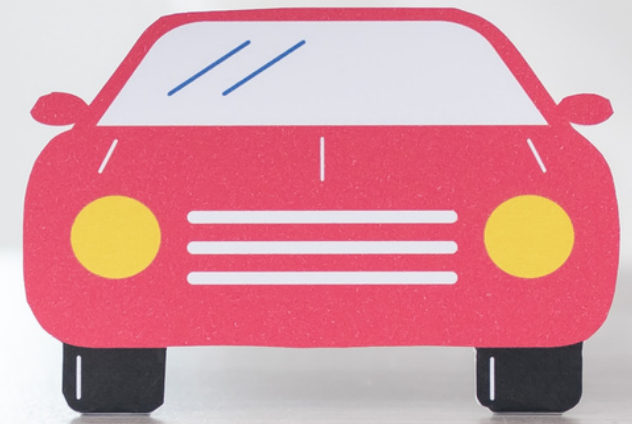


**SPECIAL ED**

# PROPERTY INSURANCE

Print & Digital



Special Needs for Special Kids





*This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader and needs a lot of help developing skills and learning how to plan for the future. With some support, he is able to do this unit and enjoys the challenge. He is my tester!!*



# Home and Auto Insurance

By  
Christa Joy  
Special Needs for Special Kids



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## Table of Contents

Pages	Activity
4-5	Vocabulary board
6-9	Vocabulary cards
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30-33	Which is the most valuable?
34-39	Sorting activities
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56-57	Word search
58-64	Close worksheets
65-75	Assessment
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Also included in this resource as separate files:

- Lesson plans
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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This unit contains over 200 pages that will guide students through:

1. Protecting your home
2. Protecting your car

The unit is separated into 2 files, one in color and one in black and white.



# Property Insurance Lesson Plan

## Preparation

- Print out a vocabulary board for each student to use throughout unit
  - Laminate or place in page protector
- Vocabulary cards
  - Print out a set of cards onto cardstock and laminate
  - Make one set for each student and also one for the teacher to use in I Spy games
- Book
  - Print out, laminate, and bind
  - Also available as a recorded PowerPoint and video in the directions for digital activities pdf
- Who am I activity cards
  - Print out a set of cards onto cardstock and laminate
  - Make one set for each student and one

## Preassessment (do day 1 before starting lesson)

- Choose the form of the assessment that best fits
- Give the assessment to assess what your students know
- I cannot emphasize enough how important this preassessment is so important!!

## Teaching Tips

1. **Color Coding:** this is a really easy way to add differentiation to any activity. Outline or color in an empty box or the corresponding picture symbols the same color.
  - a. For more info, read more here: <https://specialneedsforspecialkids.org/2-differentiation/>
  - b. I also have a blog post on differentiated instruction: <https://specialneedsforspecialkids.org/2-3-ways-easily-and-effectively/>
2. **Make your own copies of the activities:** Every student should have their own copy of the activities. For that reason:

## Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Circle map</li> </ul>	8	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Who am I</li> <li>• Matching</li> </ul>
2	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Assessing value</li> </ul>	9	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Who am I</li> <li>• Which insurance</li> </ul>
3	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>	10	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Who am I</li> <li>• Close work</li> </ul>
4	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Matching activity</li> </ul>	11	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary</li> <li>• Vocabulary</li> </ul>
	<ul style="list-style-type: none"> <li>• Read book</li> </ul>		<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary</li> <li>• Vocabulary</li> </ul>
			<ul style="list-style-type: none"> <li>• Assessment</li> </ul>

## Day 4

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Protecting your Home</i> (10 minutes)	<ul style="list-style-type: none"> <li>• Read through the story, asking lots of questions</li> <li>• Continue to make connections between book and vocabulary board</li> </ul>	<ul style="list-style-type: none"> <li>• Book</li> <li>• Vocabulary board</li> </ul>
Vocabulary cards Scavenger Hunt (10 minutes)	<ul style="list-style-type: none"> <li>• Place one set of the vocabulary cards around the room before lesson                             <ul style="list-style-type: none"> <li>◦ Students walk around and find them, bring them back and matching them to their own set of cards</li> </ul> </li> <li>• You can do this same activity with the vocabulary board. Just cut the individual symbols apart and place around the room.</li> </ul>	<ul style="list-style-type: none"> <li>• Vocabulary cards (extra sets)</li> </ul>
Sorting activity review (5 minutes)	<ul style="list-style-type: none"> <li>• Review the sorting activity completed yesterday</li> </ul>	<ul style="list-style-type: none"> <li>• Complete worksheet from yesterday</li> </ul>
Matching activity (10 minutes)	<ul style="list-style-type: none"> <li>• Do the matching activity looking at things that would raise or lower your premium for homeowners' insurance                             <ul style="list-style-type: none"> <li>◦ Add color coding for students who need more support</li> </ul> </li> <li>• Make connections to the book as necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Matching activity</li> <li>• Scissors</li> <li>• Glue</li> </ul>
Sharing (10 minutes)	<ul style="list-style-type: none"> <li>• Each student shares their finished matching activity with the group using the communication method of their choice</li> </ul>	<ul style="list-style-type: none"> <li>• Completed worksheet</li> <li>• Communication devices</li> </ul>

The lesson plans contain:

- Overall tips for teaching students with significant needs
- A quick look at what you will do each day
- Detailed instructions on how that day's lesson should run



The background of the slide is a collage of US ten-dollar bills, scattered and overlapping. The bills are in various orientations, showing the number '10', the Treasury seal, and the signature of the Treasurer of the United States. A semi-transparent blue rectangle is overlaid on the center of the image, containing the text and list.

This unit covers:

- Homeowners' Insurance
- Auto Insurance
  - Liability
  - Collision
  - Comprehensive
- What is and is not covered
- Things that affect your premium



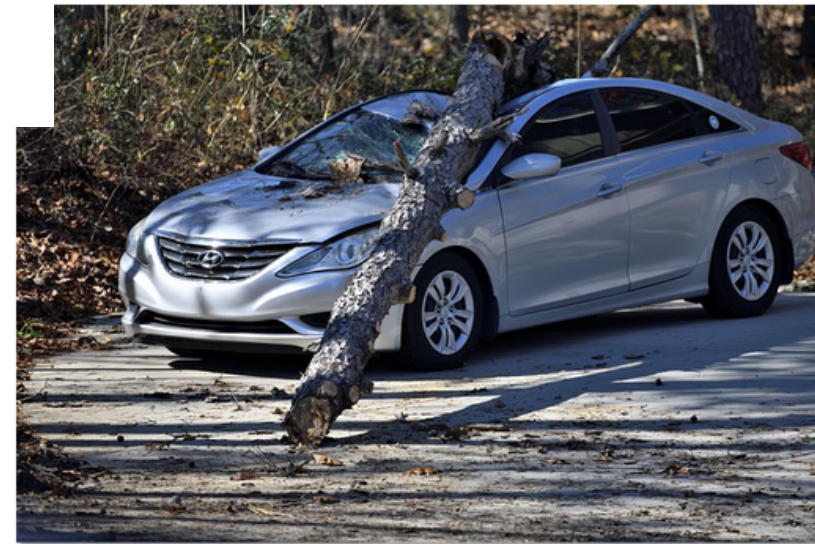


There are 2 books with this unit.  
They use photos and simple text appropriate for older students.

1. Protecting your home
2. Protecting your car

Most homeowners' insurance will cover things like damage to your home, and things in it, from fire, wind, storms, water, and theft.

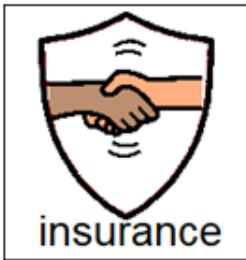



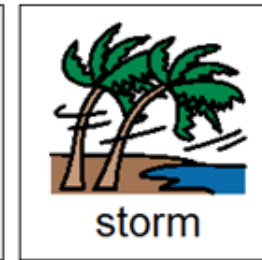



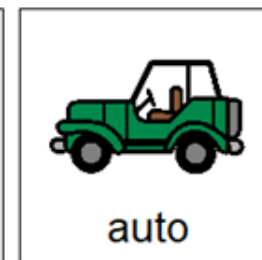

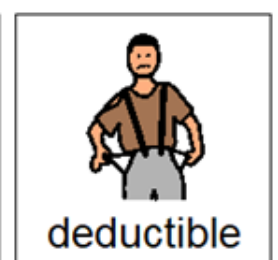
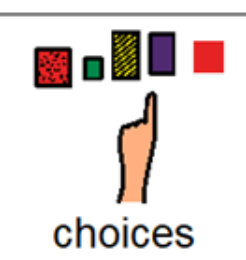
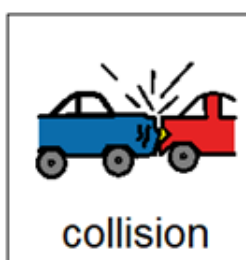



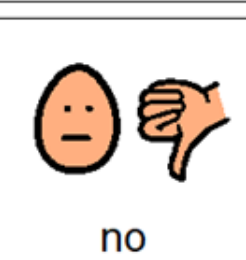


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Another type of auto insurance people often add is **comprehensive insurance**. Comprehensive insurance covers any damage done to your car NOT caused by another vehicle. This includes things like a storm, hail, a runaway grocery cart, or even if it is stolen.

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 insurance	 home	 belongings	 damage	 storm
 fire	 theft	 premium	 risk	 auto
 credit history	 deductible	 choices	 collision	 injury
 repeat that	 yes	 no	 I don't know	 need a break

This unit comes with a vocabulary board.

Vocabulary boards are great for ALL students to assist with participation and engagement in group discussions.

Tips on how to use in the unit!!



There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

insurance policy

Agreement to cover the loss or damage of something



premium

Amount of money you pay each month for your insurance policy



collision insurance

Auto insurance policy that covers the cost of damage to your car if it is hit by another vehicle



credit

Shows how good about paying



homeowners' insurance

Insurance policy to cover the cost of your home and belongings



insurable value

How much it would cost to replace the insured item



comprehensive insurance

Auto insurance policy that covers the cost of damage to your car if it is damaged or stolen



deductible

The amount you have to pay in case of an accident before the insurance company will pay



actuary



sentimental value



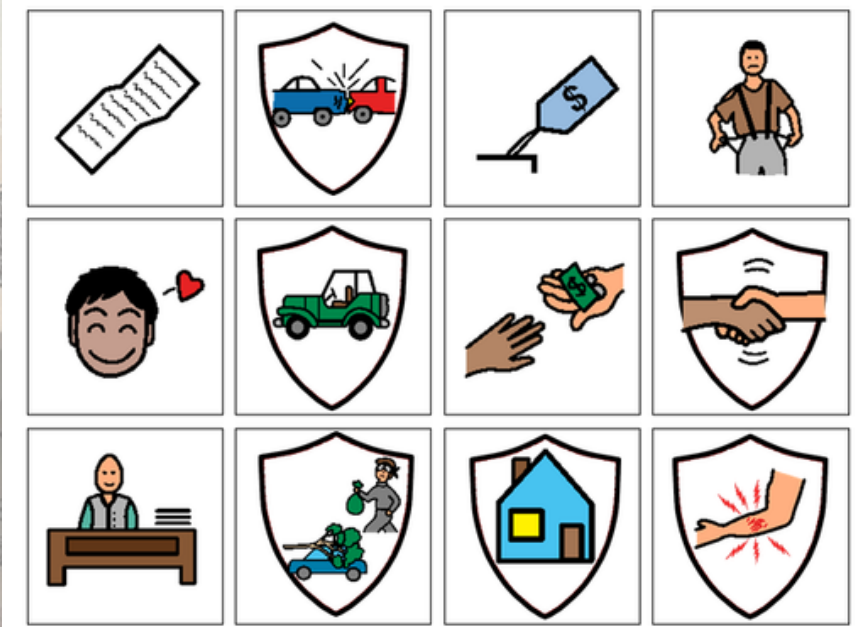
auto insurance



liability insurance



you pay each month for insurance policy	Insurance policy that covers the medical and other costs in an accident that is your fault
cover the cost of your damaged or stolen	Auto insurance policy that covers the cost of damage to your car if it is damaged or stolen
person is about paying on time	Agreement to cover the loss or damage of something
monetary, value of something	Auto insurance policy that covers the cost of damage to your car if it is hit by another vehicle





What are some things you should know about protecting your home?



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Errorless version

Cut apart pictures and place in circle map showing things to know about protecting your home.



Cut apart pictures and place in circle map **ONLY IF** they are true about protecting you home.



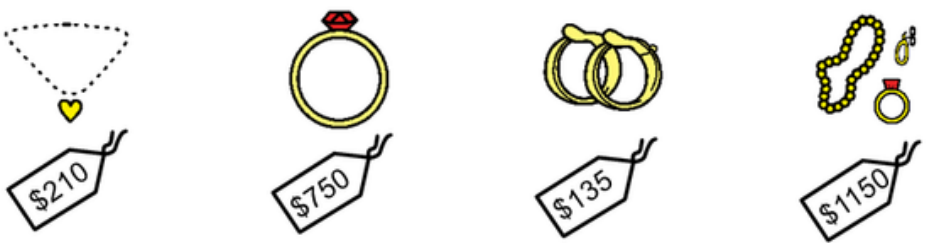
There are 2 circle maps. One is about how home insurance protects you and one is about auto insurance.

Each circle map uses pictures and comes in 2 versions:

- errorless
- wrong answers mixed in that are set aside



In each series of belongings, circle the one that is the most valuable.



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Where are some common things you think should or should not be insured?



painting	stuffed animals	beach towel	belongings
computer	soccer ball	jewelry	rake
ring	pillow	roller skates	lamp
slippers	sentimental value	home	doll

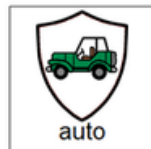
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To understand value, students will:

- circle the one that is the most valuable (2 worksheets)
- Sort those things you would or would not insure.



Where would be covered under a homeowners' or auto insurance plan?



jeep	house	belongings	pickup truck
flat tire	flood	motorcycle	fire
cabin	collision	mobile home	damage
car	apartment	van	storm damage

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In each situation below, which insurance would cover the damages? Circle the best answer.

- When you come out of the grocery store, a cart has hit your car and left a large scratch.



homeowners'



comprehensive



liability

- During last night's storm, a branch fell and made a small hole in the roof of your home.



liability



homeowners'



collision

- Someone broke into your car and stole your radio.



collision



liability



comprehension

- It was an accident, but while driving home you ran into the back of someone at a stoplight.



liability



homeowners'



collision

- There was a fire in the kitchen that caused some damage.



homeowners'



collision



liability

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To understand types of insurance, students will:

- sort what is covered by home or auto insurance
- circle the type of insurance you would use in each situation (2 worksheets)











Determine if the homeowners' premium would be high or low for each situation.

	<input type="checkbox"/>		<input type="checkbox"/>
new smoke detectors installed		home on cliff	
	<input type="checkbox"/>		<input type="checkbox"/>
live in safe neighborhood		security cameras installed	
	<input type="checkbox"/>		<input type="checkbox"/>
new fire extinguishers		live in high crime area	
	<input type="checkbox"/>		<input type="checkbox"/>
live in flood zone		good credit history	

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Determine if the auto interest premium would be high or low for each situation.





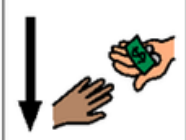



	<input type="checkbox"/>		<input type="checkbox"/>
brand new driver		speeding tickets in past	
	<input type="checkbox"/>		<input type="checkbox"/>
safe driving history		good credit history	
	<input type="checkbox"/>		<input type="checkbox"/>
fast sports car		minivan	
	<input type="checkbox"/>		<input type="checkbox"/>
good student		history of accidents in past	

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Students will decide what things will raise or lower your premium for home and auto insurance.

Answer keys included.

Match the premium to each situation on the previous page.

			
high premium	high premium	high premium	high premium
			
low premium	low premium	low premium	low premium



## Who am I cards

- Give each student a set of Who am I cards
- Various options/ways to play, but the goal is to have students hold up the card you are talking about. Sometimes there can be more than one correct answer
- Things you can do:
  - Hold up a vocabulary card
  - Show a page from the book
  - Point to a symbol on the vocabulary board
  - Verbally describe the characteristics of that type of insurance.
- Tell a scenario where a person would need to use insurance.
  - Where are you living/driving?
  - What type of home/car do you have?
  - What caused the damage?
- Tell a scenario and students would decide if this would raise or lower your premium.

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There are large cards and directions for playing a "Who am I?" group activity.



homeowners' insurance



liability insurance



collision insurance



comprehensive insurance

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## Protecting your home

1. An insurance policy is an  to cover the loss or damage of something.

2. You pay your premium each .

3. Homeowners' insurance will cover your home and your .

4. The amount your home or belongings are worth is the .

5. An actuary determines what the  will be each month.



## Protecting your car

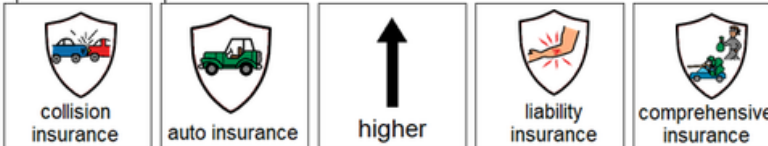
1.  will cover damages done to your car.

2. In most states, you must have at least  insurance.

3. A new driver will pay a  premium.

4. If another car hits your car, it is covered by .

5.  covers damage done by a storm or grocery cart.



Each week has 2 fill-in-the-blank worksheets that review the main points from the book.

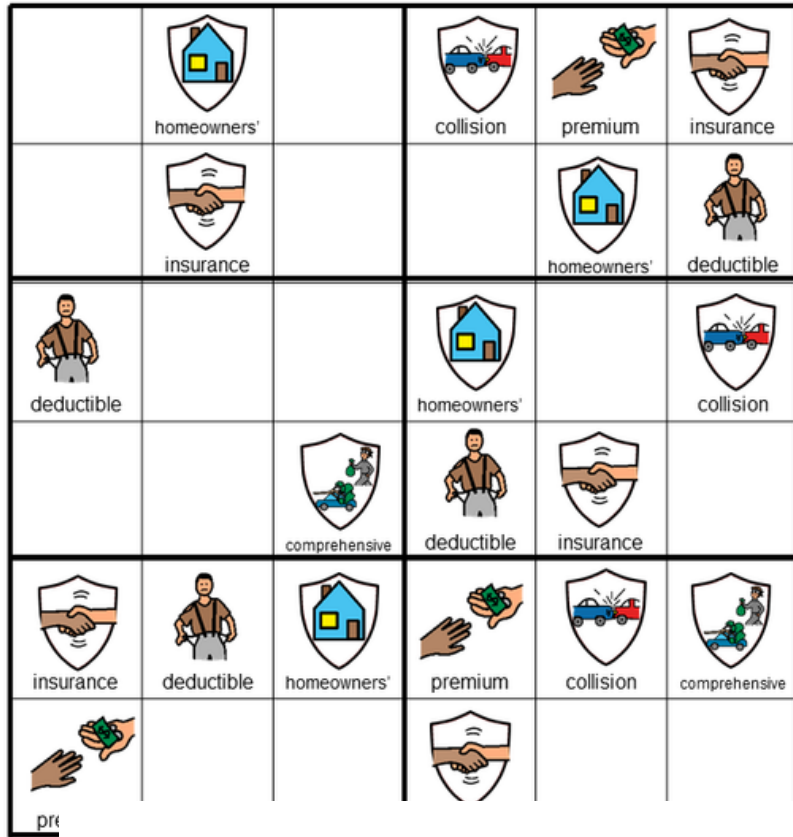
Answer keys included.



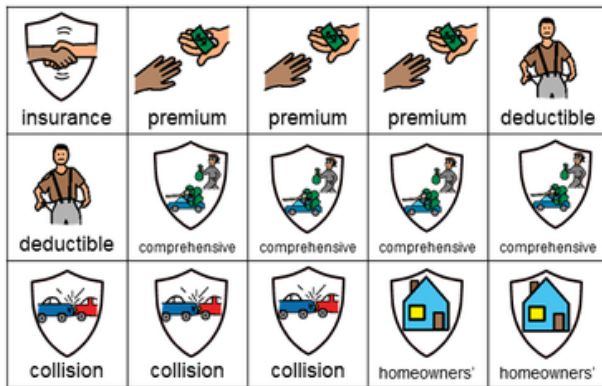
# Insurance

Sudoku puzzles comes in 2 sizes.

Students will have the opportunity to work with new vocabulary with 2 different puzzles.



Place the following images in the empty squares on the previous page, completing the sudoku puzzle.



### Insurance


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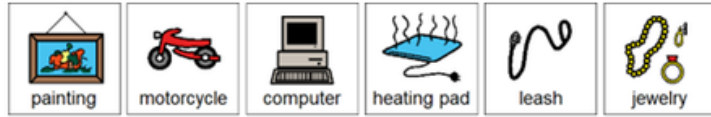


liability	actuary	insurance
collision	premium	deductible
auto	policy	homeowners
sentimental	comprehensive	



Version 1

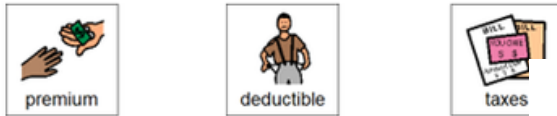
1. Circle all the things a person would likely insure:



2. Homeowners' insurance covers the cost your home and:



3. What will you pay each month for any insurance policy?



4. The cost to replace something that is damaged the:



5. Circle the things homeowners' insurance will cover:

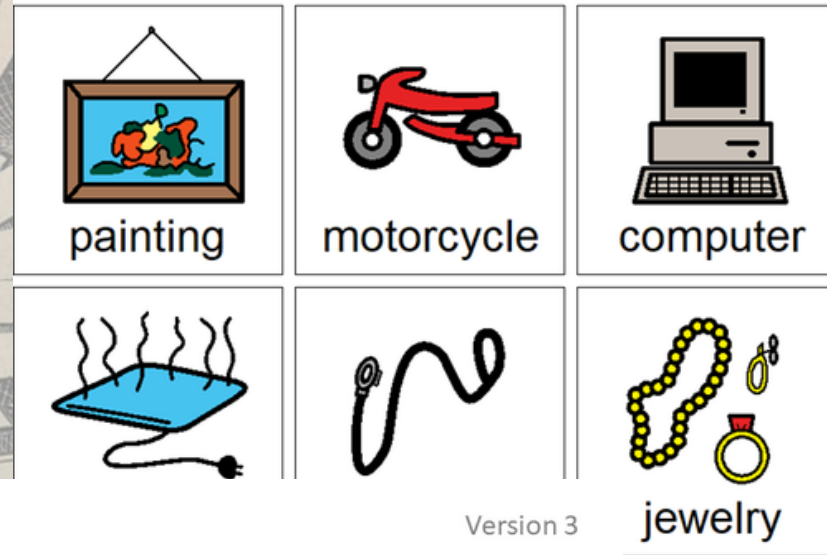


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Version 2

Print onto cardstock or mount on index cards. Cut pictures apart and show student answer choices for each question.

Q 1



Version 3

1. Circle all the things a person would likely insure:

- A. painting
- B. motorcycle
- C. computer
- D. heating pad
- E. leash
- F. jewelry

2. Homeowners' insurance covers the cost your home and:

- A. groceries
- B. belongings
- C. milkshake

3. What will you pay each month for any insurance policy?

- A. premium
- B. deductible
- C. taxes

4. The cost to replace something that is damaged or broken is the:

- A. deductible
- B. premium
- C. insurable value

5. Circle the things homeowners' insurance will cover:

- A. furniture
- B. house
- C. groceries
- D. roof
- E. theft
- F. flowers

6. What type of auto insurance do most states require you have?

- A. collision
- B. liability
- C. comprehensive



milkshake

FINALLY the assessment!! There are 3 versions.

- 10 questions with 3 picture choices for each question
- cut out the answer choices and glue them on index cards
- traditional multiple choice

Answer key included.



This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:

- 13 days of lesson plans
- Color version of activities
- Black and white version of activities
- Protecting your home book (PowerPoint) to use with activities
- Protecting your car book (PowerPoint) to use with activities
- Digital versions of activities



The background of the entire image is a collage of US dollar bills, including ten, twenty, and fifty dollar bills, scattered and overlapping. In the center, there is a white-bordered rectangular area. Inside this area, the top half features a stack of US twenty-dollar bills. The top bill is clearly visible, showing the portrait of Andrew Jackson and the serial number BE 78772823 D. A white play button icon is overlaid on the bottom left of this bill. The bottom half of the white-bordered area has a green background with white text.

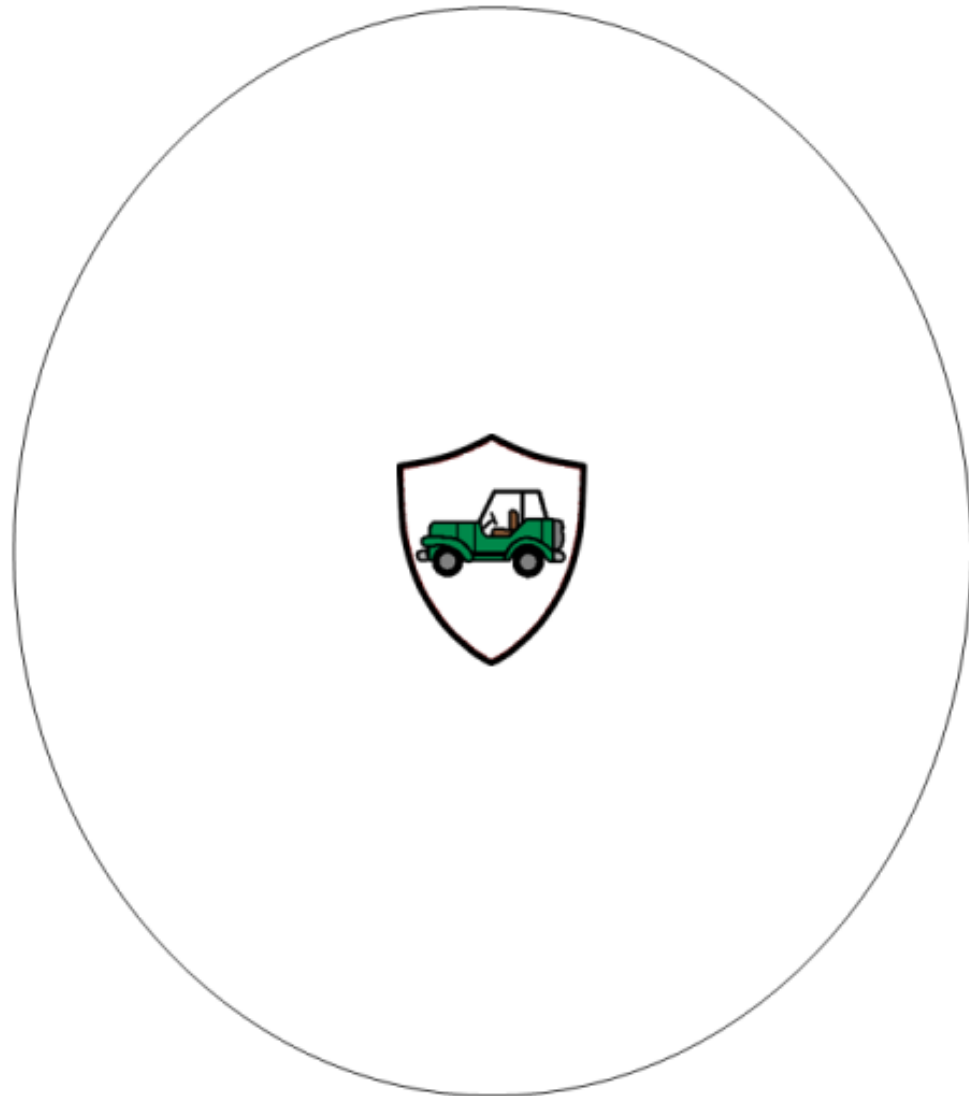
# Insurance: Protecting your home and belongings

By Christa Joy

This unit also has digital activities. There is a movie version of the book students can listen to read aloud.



Great for review!!



What are some things you should know about protecting your car?  
Place pictures in circle map things about auto insurance.

 liability	 theft	 premium	 collision
 comprehensive	 deductible	 damage	 age
 driving history	 insurable value		

The digital activities have students mainly click and drag their answers. There is some typing involved in the set without differentiation.

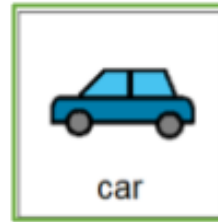
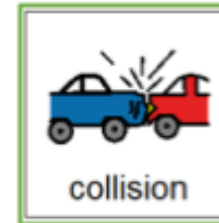


Perfect for any learning level

Where would be covered under a homeowners' or auto insurance plan?



Sort the following depending on the type of insurance that would cover it. If you are not sure, or think it could be both place it on the middle line.



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The second set of slides is differentiated using color. There is no typing in this set of slides.