# **Anoka-Hennepin Secondary Curriculum Unit Plan**

| Department:         | Driver's Education | Course: | Driver's Education | Unit Title:   | Insurance | Grade Level(s):        | 9-12      |
|---------------------|--------------------|---------|--------------------|---------------|-----------|------------------------|-----------|
| Assessed Trimester: | N/A                | Pacing: | 2 Days             | Date Created: | 5/27/2014 | Last Revision<br>Date: | 5/27/2014 |

# **Course Understandings**: Students will understand that:

• There are laws regarding insurance.

# DESIRED RESULTS (Stage 1) - WHAT WE WANT STUDENT TO KNOW AND BE ABLE TO DO?

# Established Goals Upon completion of an Anoka-Hennepin Driver Education course, students will understand the factors to consider when insuring a vehicle. Benchmark: A6: Be able to identify and describe how financial responsibility laws affect driver licensing. F5: Be able to describe the insurance coverage available to protect vehicle owners and others. Transfer Students will be able to independently use their learning to: (product, high order reasoning) Interpret insurance data. Analyze insurance scenario information Meaning

| Unit Understanding(s): |
|------------------------|
|                        |

## Students will understand that:

- There are many factors to consider when insuring a vehicle.
- A variety of factors can affect insurance eligibility and rates.

# Essential Question(s):

- Students will keep considering:
- What is the impact of being under-insured or un-insured?
- When would it become important to purchase comprehensive and collision insurance?
- Why should I be concerned about your driving record?

# Acquisition

# Knowledge - Students will:

- Know the minimum insurance coverage required by law
- Understand the optional insurance coverages you can get.
- Know consequences of being underinsured.
- Understand consequences of driving without insurance.
- List factors that affect insurance premium costs.

# Reasoning - Students will:

• Be able to analyze insurance data.

### Skills - Students will:

- Use math skills to calculate insurance rates.
- Interpret insurance Data.
- Know and apply insurance vocabulary.- know is knowledge.

| Common Misunderstandings  | Essential new vocabulary          |  |
|---|-----------------------------------|--|
| Driving without insurance is not a big deal.                          | deductible                        |  |
| Their driving record has no impact on their careers or future careers | liability                         |  |
|   | • no-fault                        |  |
|   | uninsured                         |  |
|   | <ul> <li>underinsured</li> </ul>  |  |
|   | <ul> <li>comprehensive</li> </ul> |  |
|   | • collision                       |  |
|   | premium                           |  |