

# **Dave Ramsey Chapter 9 Questions and Answers 100% Pass**

The purpose of insurance is to increase your investments. t/f - Answer✓✓-False

The stop-loss is what you pay before insurance will begin to pay. t/f - Answer✓✓-False

Collision insurance pays for the damage to your car if you cause an accident. t/f -

Answer✓✓-True

A good homeowner's insurance policy will include guaranteed replacement cost. t/f -

Answer✓✓-True

Term life insurance is more expensive because it funds a savings plan. t/f - Answer✓✓-False

The purpose of insurance is to transfer risk so that an accident or injury does not devastate you financially. t/f - Answer✓✓-true

Term life insurance is for a specified period, is more expensive, and has no savings plan built into it. t/f - Answer✓✓-False

Whole life insurance is normally for life and is cheaper because it funds a savings plan. t/f - Answer✓✓-False

Life insurance for a specified period of time is called what - Answer✓✓-Term Insurance

The amount you pay annually, quarterly or monthly for insurance is called what -

Answer✓✓-Premium

# Dave Ramsey Chapter 9 Insurance Test Answers

**SJ Ball**



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