

Insurance Case Studies

Lucy – Travel insurance

I am going on my first holiday to Spain with friends in July to celebrate finishing school. I also hope to go skiing in February as I plan on getting a part-time job to pay for it when I start college.

Type of policy	Annual/multi trip
Who needs to be covered under the policy?	Self
Age	18
Where to?	Spain and Austria
Will you need winter sports covered?	Yes
Do you have private medical expenses?	Yes annual cover

David – Motor Insurance

I am 28 years old and drive a 2005 Volkswagen Polo. I have 2 penalty points on my licence.

Age	28
Occupation	Electrician
Address	Ballyfermot, Dublin 10
Car Type	VW Polo
Value	€4,500
Year of registration	2005
Engine size	1.2
Use of car	Social/Domestic
No claims record	3 years
Licence	4 years, full
Penalty points	2
Annual mileage	14,000
Cover for	Self
Alarm	No
Garage at night	No

If there are terms used in these case studies that you do not understand, ask your teacher or visit the insurance section on www.ccpc.ie

