No one wants to get stuck in a tough situation without insurance. Read through the scenarios below and determine which type of insurance each person needs and why.

1. Ethan’s got a new ride, complete with custom rims and leather interior. He’s excited to show it off to his friends, but he can’t drive until he gets insurance.
   
   **What type of insurance does he need and why?**

2. Emma is revising her financial plan now that she has a baby. In case anything happens to her, she wants to know her daughter will be taken care of.
   
   **What type of insurance does she need and why?**

3. Jackie is negotiating a job offer and wants to ensure she’s covered if she gets sick or injured.
   
   **What type of insurance does she need and why?**

4. Logan decides he is ready to purchase his first home. He has saved up enough money to make a 20% down payment and plans to take out a mortgage from his bank to pay for the rest. In order to get a mortgage though, Logan’s lender is requiring him to get insurance.
   
   **What type of insurance does Logan need and why?**

**BONUS:** If Logan puts less than 20% down, what other type of insurance will he need and why?