

About Reef island

Omai!

Welcome to Motu Uluulu (Reef Island)!

This island is influenced by Niue. How much do you know about Niue?

'The annual village show day is an important part of Niue culture and there are 14 held each year. Each maaga villa showcases their harvests, arts, crafts and food as well as offering other activities, including games or sports. Many Tagata Niue Niue people return from overseas specifically to attend and support their village's show day. It is a celebratory and proud day for each maaga village.'

'Hifiulu Niue haircutting ceremony is a rite-of-passage ceremony reserved for boys, which is often followed by a feast. Traditionally the ceremony marked the transition into manhood of the first-born son, however this ceremony now extends to all sons and may take place at an age that suits the family, often coinciding with the boy's birthday. Guests give a fagatohi envelope with money inside and, in return, they bless the boy and cut a lock of his hair to keep. The boy's family would also gift him a kahoa tupe money necklace.'

What is your challenge to complete in this island?

To collect the financial knowledge from Motu Uluulu (Reef Island), you need to complete the challenge about 'Insurance'.

In the challenge, you need to answer at least 8 questions correctly about Insurance to pass the challenge.

If you need help answering any of the questions, there is an additional resource link next to the question that will contain the information to help you answer that particular question.

> Please ask your teacher to mark your answers and if you don't get 8 questions correct, you need to try them again.

Kia monuina! Good luck!



Challenge questions



Please choose 10 questions to solve. When you are completed, ask your Teacher to mark your answers.

Questions	Level	Your answer	Additional resource
What protects you and your stuff and comes in forms including Life, Health and Car? a) Mortgage b) Personal loan c) Insurance d) Shares	Easy		SiS Insurance powerpoint
 Which insurance can cover to replace a cracked television? a) House insurance b) Contents insurance c) Car insurance d) Medical insurance 	Easy		SiS Insurance powerpoint
Is an emergency fund a type of insurance? a) Yes b) No	Easy		SiS Insurance powerpoint
What is the regular payment for the insurance called? a) Excess b) Claim c) Policy d) Premium	Easy		SiS Insurance powerpoint
What is it called when you ask the insurance company to pay for something that has been lost, damaged, or stolen? a) Excess b) Claim c) Policy d) Premium	Easy		SiS Insurance powerpoint
Buying more than one policy from same company can save you money. True or false? a) True b) False	Easy		SiS Insurance powerpoint
 A is another way to protect what's important to you. It can help make sure that people you are close to are looked after when you die. a) Home insurance b) Debt c) Loan d) Will 	Easy		SiS Insurance powerpoint

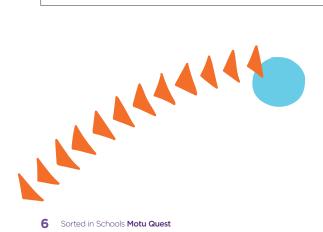
 What is the purpose of insurance? a) Covers bit cost when unexpected things happen. b) Setting aside money to pay and prepare when you have incidents. c) Protect big assets you have. d) All of the above 	Easy	SiS Insurance powerpoint
 Why is it important to review your insurance regularly? a) So you can be more beneficial premium to protect your asset. b) So the insurance company can make more money. c) So you can earn more money. 	Easy	SOLO resource
What is not a type of health-related insurance? a) Medical insurance b) Trauma insurance c) Mortgage protection insurance d) Car insurance	Easy	Sorted websit types of insur
 Which element is not considered to decide the cost of insurance? a) Your age b) The level of excess c) Your academic qualifications d) Claims history 	Easy	Sorted websit types of insur
If an unexpected event occurs and it is covered by your a) Premium b) Policy c) Excess	Easy	Insurance cou of NZ website
What is a possibility of something bad happening called? a) Debt b) Risk c) Probability d) Statistics	Easy	Insurance cou of NZ website
Which one cannot be covered with medical insurance? a) Specialist b) Private hospital care c) Doctors visits d) Income replacement	Easy	SiS Insurance infographic
 Why is it important to be honest with your insurer when you sign up for a policy? a) Because your claims can be declined. b) Because you can pay more than you need to. c) Because your contract can be cancelled. d) All of the above 	Easy	Insurance cou of NZ website



 What is the cost that the travel insurance can't cover? a) Duty free shopping costs b) Medical treatment costs c) Cancellation and loss of deposit 	Easy	Insurance council of NZ website
True or false? - If the household items are too old they may not be replaced with the contents insurance. a) True b) False	Easy	Insurance/Inihua: Knowing the options activity
True or false? - You will always get the full amount you need to replace something with the contents insurance. a) True b) False	Easy	Insurance/Inihua: Knowing the options activity

Questions	Level	Your answer	Additional resource
 What is the excess? a) A written agreement between you and insurance company. b) The amount that you pay regularly for the insurance. c) The amount that insurance company pay you when you claim. d) The amount that you have to pay when the claim is accepted. 	Hard		SiS Insurance powerpoint
Is the car insurance optional or mandatory for car owners in NZ? a) optional b) compulsary	Hard		
What are the three main types of insurance? a) Contents, Car, Pet b) Home, Car, Life c) Home, Car, Contents	Hard		Sorted website - types of insurance
What is the cheaper car insurance option that covers for damage to another person's vehicle, but not yours? a) Second rate insurance b) Comprehensive insurance c) Third party insurance	Hard		Sorted website - types of insurance
Most insurance provides cover only up to the '' - a capped amount that is the limit of what we can claim. a) Part insured b) Sum insured c) All insured	Hard		Sorted website - types of insurance

What is not a type of motor policy? a) Third party property damage b) Third party, fire and theft c) Third party, injury and death d) Comprehensive (covers accidental loss, damage of both your and other people's vehicles)	Hard	Insurance council of NZ website
If you the risk, you pay an insurance company to insure your phone so the company pays to replace if you accidently damage it. a) transfer b) control c) avoid d) accept	Hard	Insurance council of NZ website
Only% of New Zealanders have life insurance. a) 23% b) 57% c) 82% d) 5%	Hard	SiS Insurance infographic
% of New Zealanders have both home and car insurance. a) 20% b) 45% c) 70% d) 95%	Hard	SiS Insurance infographic
What is the cost that the contents insurance can't cover? a) Cost to replace accidently damaged phone b) Cost to replace stolen appliances c) Cost to rebuild house from earthquake	Hard	Insurance council of NZ website
If you don't own a house, you should make sure your insurance covers personal liability for damage to property you're living in. a) House insurance b) Contents insurance c) Car insurance d) Medical insurance	Hard	Insurance council of NZ website





Taonga – Lili weaving

Did you get 8 or more questions correct?

Well done!



This taonga is a Lili weaved wall hanging. Lili weaving provides a setting where people can share knowledge and build a cultural connection and pride. This lili contains the knowledge of insurance from our motu island.

Bonus round

Do you want to try the bonus quiz to gain another gift?

This one is much shorter, only three questions. If you answer them all correctly, you will get a bonus gift that you can take back to Motu Ao Cloud Island. Ask your teacher to check the answer when you're done!

Questions	Your answer
What island in the pacific does this island	
remind of?	
a) Tonga	
b) Samoa	
c) Fiji	
d) Niue	
Only one of these Pacific nations consists of a single island. Which of these Pacific	
nations is it?	
a) Niue	
b) Cook islands	
c) Kiribati	
d) Tuvalu	
What is the currency in Niue?	
a) Krone	
b) New Zealand Dollar	
c) Niue dollar	
d) Pokemon currency	
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