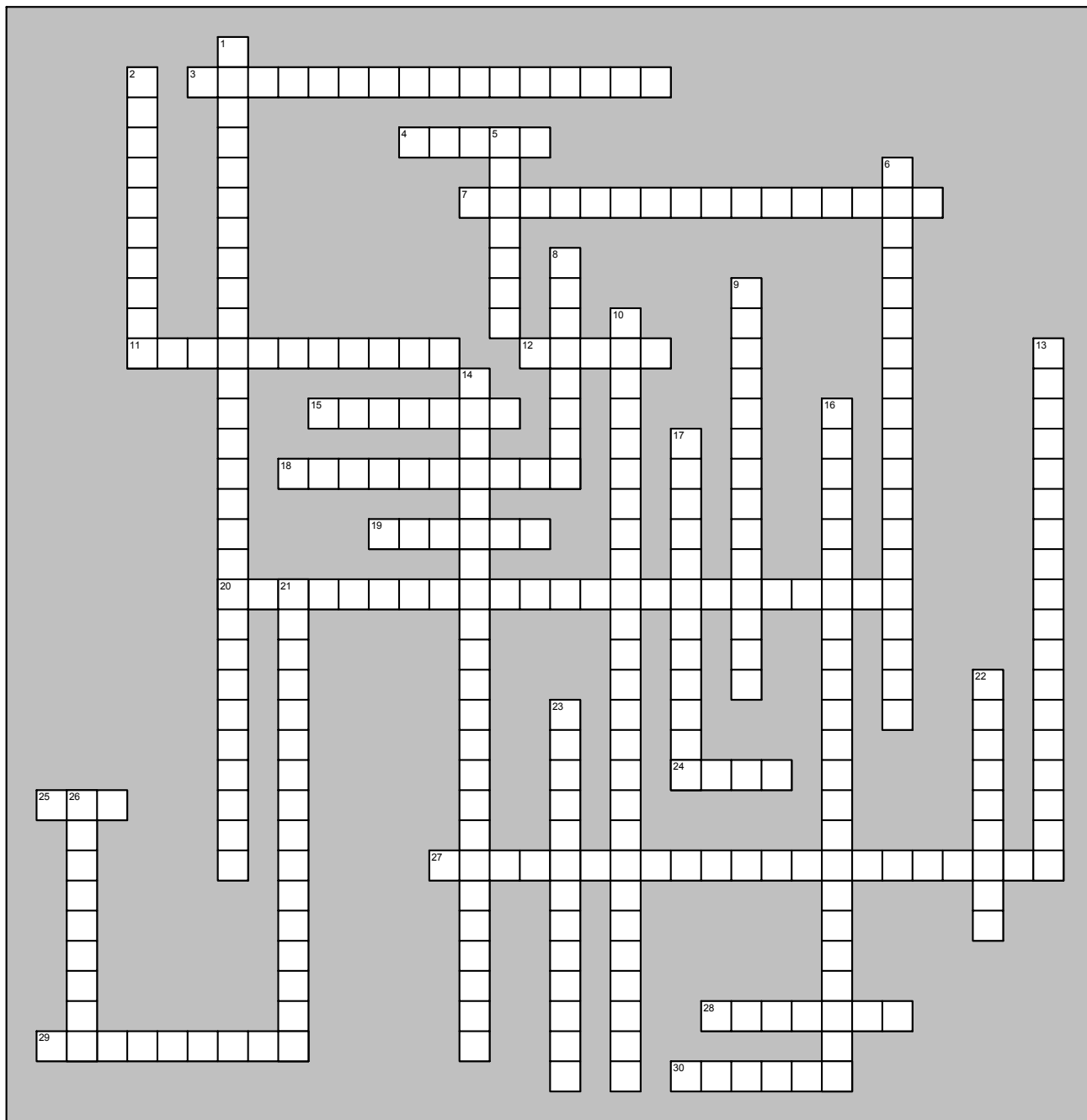


## Chapter 8: Home and Automobile Insurance



### Across

3. A risk-sharing firm that assumes financial responsibility for losses that may result from an insured risk.
4. A request for payment to cover financial losses.
7. Consists of people who are unable to obtain automobile insurance due to poor driving or accident records and must obtain coverage at high rates through a state program that requires insurance companies to accept some of them.
11. An addition of coverage to a standard insurance policy.
12. The cause of a possible loss.
15. An insurance company.
18. The set amount that the policyholder must pay per loss on an insurance policy.
19. A factor that increases the likelihood of loss through some peril.
20. Additional property insurance to cover the damage or loss of a specific item of high value.
24. Chance or uncertainty of loss; also used to mean "the insured."
25. A claim settlement in which the insured receives payment based on the current replacement cost of a damaged or lost item, less depreciation. (abbreviation)
27. Coverage for the risk of financial loss due to legal expenses, medical costs, lost wages, and other expenses associated with injuries caused by an automobile accident for which the insured was responsible.
28. The amount of money a policyholder is charged for an insurance policy.
29. Protection against possible financial loss.
30. A written contract for insurance.

### Down

1. Automobile insurance coverage for the cost of injuries to a person and members of his or her family caused by a driver with inadequate insurance or by a hit-and-run driver.
2. Failure to take ordinary or reasonable care in a situation.
5. A person covered by an insurance policy.
6. Coverage for a place of residence and its associated financial risks.
8. The protection provided by the terms of an insurance policy.
9. Supplementary personal liability coverage; also called a "personal catastrophe policy."
10. State legislation that requires drivers to prove their ability to cover the cost of damage or injury caused by an automobile accident.
13. A list or other documentation of personal belongings, with purchase dates a cost information.
14. Home or automobile insurance that pays the cost of medical expenses for people injured on one's property on in one's car.
16. Automobile insurance coverage that protects a person against financial loss when that person damages the property of others.
17. A person who owns an insurance policy.
21. A claim settlement method in which the insured receives the full cost of repairing or replacing a damaged or lost item.
22. Legal responsibility for the financial cost of another person's losses or injuries.
23. An automobile insurance program in which drivers involved in accidents collect medical expenses, lost wages, and related injury costs from their own insurance companies.
26. Automobile insurance that pays for damage to the insured's car when it is involved in an accident.