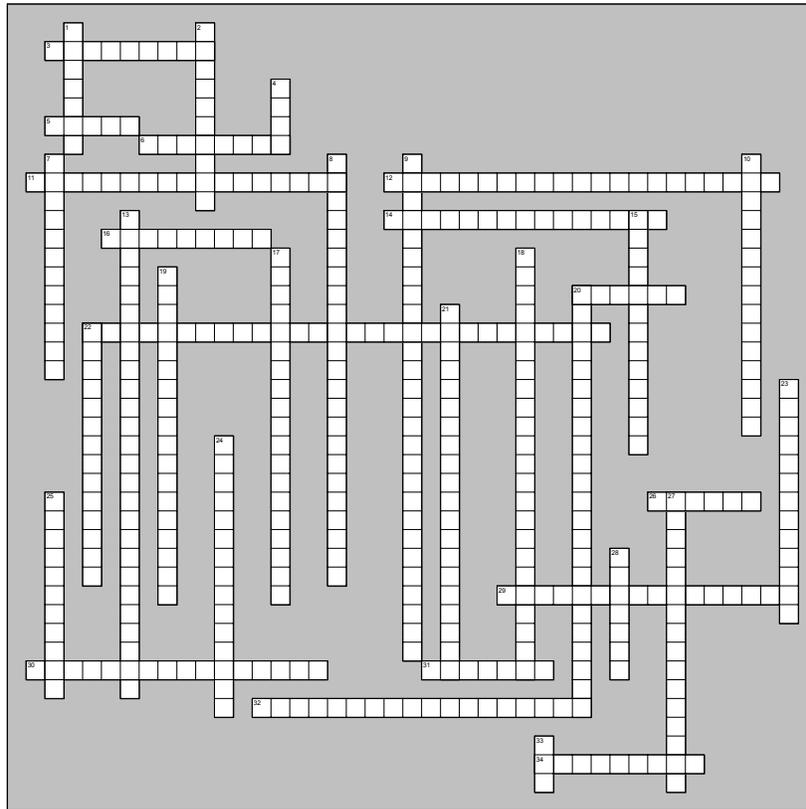


## Chapter 10: Property and Motor Vehicle Insurance



### Across

3. Protection against possible financial loss.
5. The cause of a possible loss.
6. A risk in which there is only a chance of loss; also called "insurable risk."
11. A policy provision that requires a homeowner to pay for part of the losses if the property is not insured for the specified percentage of the replacement value.
12. 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.
14. A risk in which there is a chance of either loss or gain.
16. Legal responsibility for the financial cost of another person's losses or injuries.
20. A written contract for insurance.
22. 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.
26. A factor that increases the likelihood of loss through some peril.
29. A claim settlement method in which the insured receives the full cost of repairing or replacing a damaged or lost item.
30. A risk-sharing firm that assumes financial responsibility for losses that may result from an insured risk.
31. A person covered by an insurance policy.
32. A situation in which a person is held legally responsible for the actions of another person.
34. Automobile insurance that pays for damage to the insured's car when it is involved in an accident.

### Down

1. An insurance company.
2. Failure to take ordinary or reasonable care in a situation.
4. Chance or uncertainty of loss; also used to mean "the insured."
7. A person who owns an insurance policy.
8. Additional property insurance to cover the damage or loss of a specific item of high value.
9. Automobile insurance that covers financial loss from damage to a vehicle caused by a risk other than a collision, such as fire, theft, glass breakage, hail, or vandalism.
10. A situation in which a person is held responsible for intentional or unintentional actions.
13. State legislation that requires drivers to prove their ability to cover the cost of damage or injury caused by an automobile accident.
15. The process of establishing a monetary fund to cover the cost of a loss.
17. Coverage for a place of residence and its associated financial risks.
18. Home or automobile insurance that pays the cost of medical expenses for people injured on one's property on in one's car.
19. A list or other documentation of personal belongings, with purchase dates a cost information.
20. Automobile insurance coverage that protects a person against financial loss when that person damages the property of others.
21. A category based on the driver's age, sex, marital status, driving record, and driving habits; used to determine automobile insurance rates.
22. Supplementary personal liability coverage; also called a "personal catastrophe policy."
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.
24. The place of residence used to determine a person's automobile insurance premium.
25. An addition of coverage to a standard insurance policy.
27. 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.
28. The amount of money a policyholder is charged for an insurance policy.
33. A claim settlement in which the insured receives payment based on the current replacement cost of a damaged or lost item, less depreciation. (abbreviation)