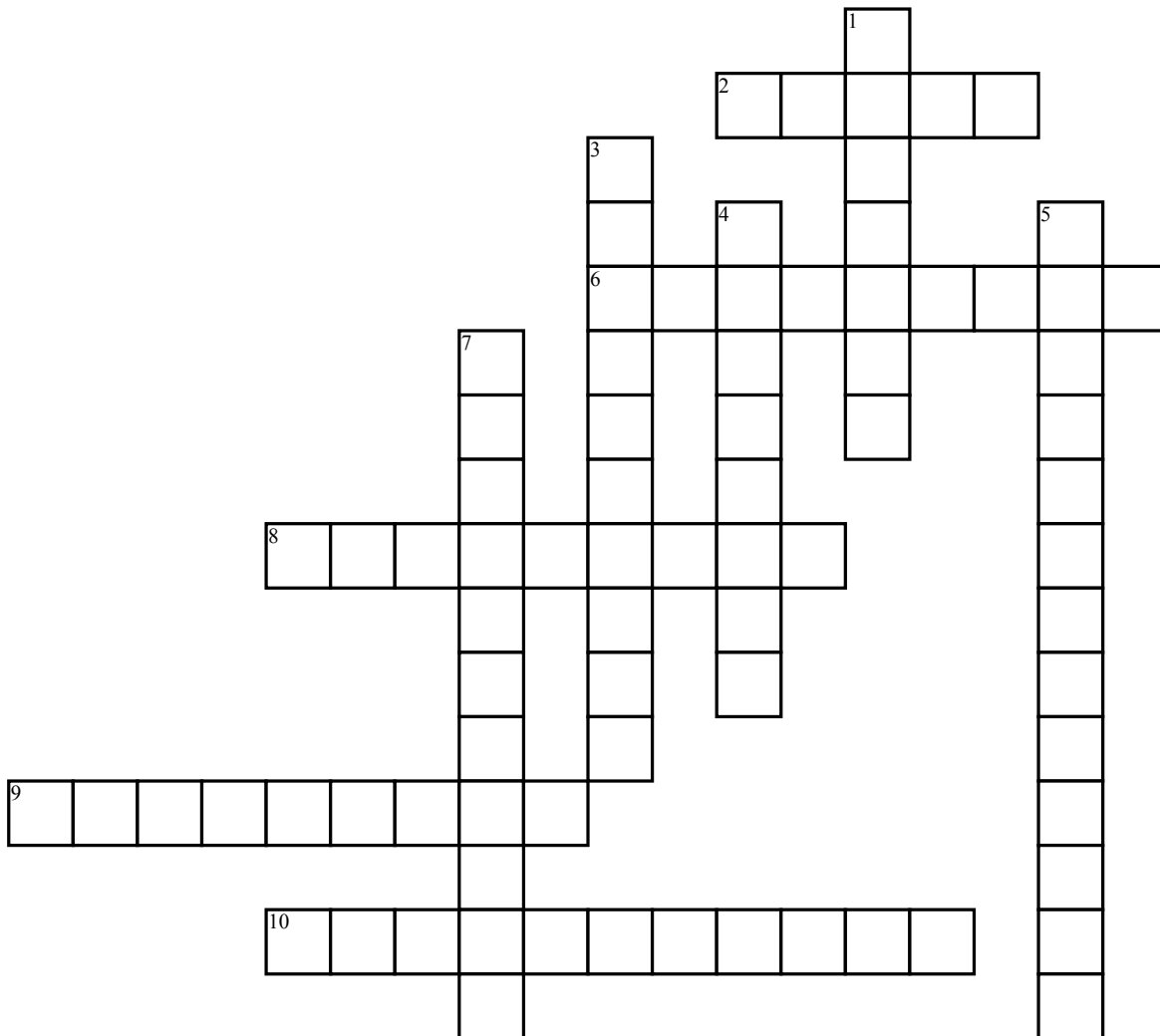


Basic Insurance Terms



Across

2. A specific cause of loss that puts an insured item, property or person at risk of injury, loss or damage. An example could be fire, windstorm, flood or theft.

6. pays for damage to your car caused by an impact with another vehicle or object or a rollover

8. a professional, formal, written estimation of the value of property

9. The principle upon which all auto insurance contracts are based. According to this principle, the objective of insurance is to restore the insured to the same financial position after a loss that he or she was in prior to the loss.

10. a written agreement attached to an insurance policy to add or subtract coverage

Down

1. Amount paid to insurance companies in return for taking on a portion of the risk. The amount depends on different factors, including the coverage limits and deductibles one chooses.

3. Items that are specifically denied coverage under the terms of an insurance policy.

4. one who submits a claim for an incurred loss

5. pays for damage caused by hazards other than collision, such as fire, theft, explosion, windstorm, hail, water or contact with an animal

7. The process by which you assign your insurance company the legal right to recover the amount of the loss from another party who is legally liable.