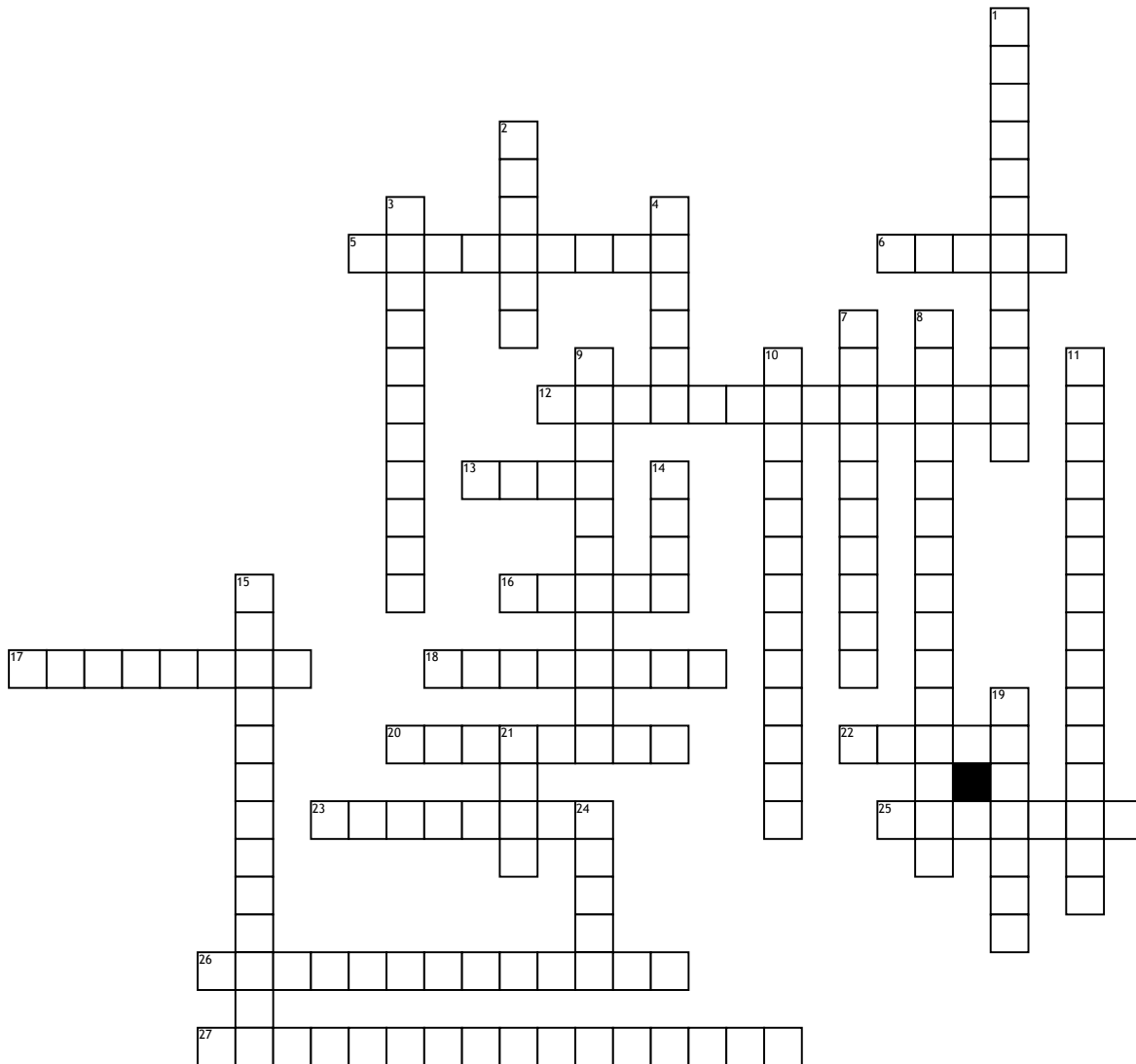


Name: _____

C12 - Study 3



Across

5. Wilful or malicious destruction of or damage to property.
6. Waves, tides, tidal waves or the rising of, the breaking out or the overflow of, any body of water, whether natural or man-made.
12. A general term that includes earthquake, landslide, snowslide, and volcanic eruption, among other phenomena.
13. Combustion manifested in light, flame, and heat for useful purposes (friendly fire) or destructive purposes (hostile fire).
16. The wrongful taking of the property of another. It is a broad term and includes larceny, pilfering, holdup, robbery, and pickpocketing.
17. A hazard arising from the physical condition or characteristics of the object that is insured is known as _____ hazard.
18. A limitation in an insurance policy on the amount of coverage available to cover a specific type of loss.
20. A policy where coverage against direct physical loss or damage caused by any peril, unless excluded, is called a _____ policy.
22. A hazard arising from the character, interest, habits, and lack of integrity of the insured or person concerned is known as _____ hazard.

23. An umbrella term for a collection of related perils that may include riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military power.
25. Flooding caused by rain is known as _____ flooding.
26. Any falling object that strikes the exterior of the building.
27. Property that is movable.
- Down**
1. Property such as buildings, which are not movable.
2. (1) A risk or probability that the event insured against might occur. (2) A condition that engenders or increases the chances of a loss.
3. The shock wave created by closing a faucet or tap.
4. Loss of or damage to insured property caused by being struck by an aircraft or a land vehicle.
7. Accumulation of snow or ice on the roof or eavestrough is known as _____.
8. A set of perils identified or specified in an all-risks form as applying to property that would otherwise be covered for all risks.
9. A policy where coverage against direct physical loss or damage caused by only the listed perils is called a _____ policy.
10. (1) A fire involving two or more risks or extending over a wide area. (2) Any unusually large fire.

11. Originally a peril in property insurance but later broadened to malicious acts to better describe the intended scope of policy protection.
14. An act or threat of violence by one or more persons who are part of an assembly of three or more persons, which act or threat of violence might give rise to damage to property or injury to persons.
15. Accidental breakage of the building glass or doors howsoever caused, unless the breakage results from an excluded peril.
19. The overflow of a river is called _____ flooding.
21. An underwriting term that refers to the subject matter of insurance.
24. Smoke due to a sudden, unusual, and faulty operation of any heating or cooking unit in or on the premises, but not smoke from fireplaces.