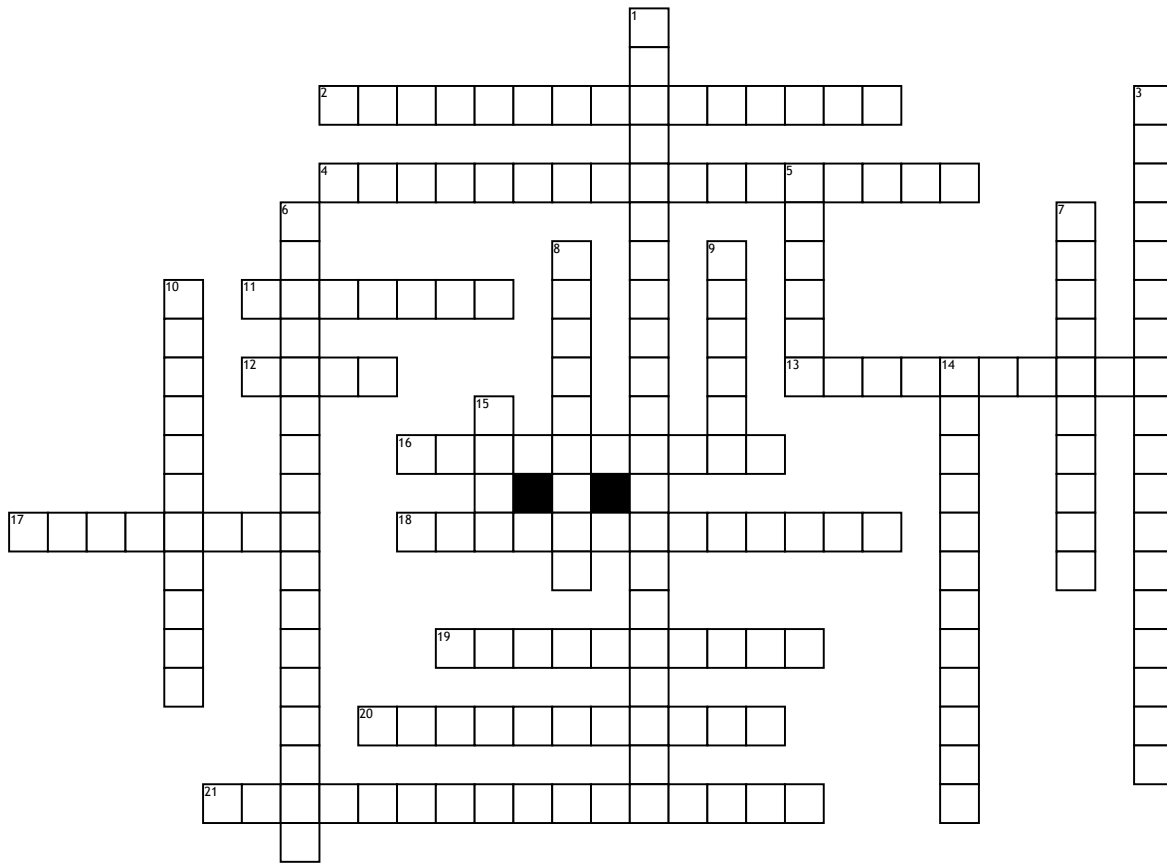


Claims Challenge



Across

2. Something for free
 4. A writer must be careful
 11. Consideration for some
 12. A wrongful act
 13. That sinking feeling
 16. Reducing the rate?
 17. The broadest form

18. A legal line in the sand
 19. Not warranties
 20. Something Insurers need
 21. A non natural use
- ## Down
1. Protecting Employees in law
 3. A neighbourly idea
 5. Lack of moderation

6. An invitation for some treats
 7. A remote cause
 8. Same place you started
 9. Who doesn't understand the EL Act
 10. That proof you need
 14. The 12th August 2016
 15. The letters we hate