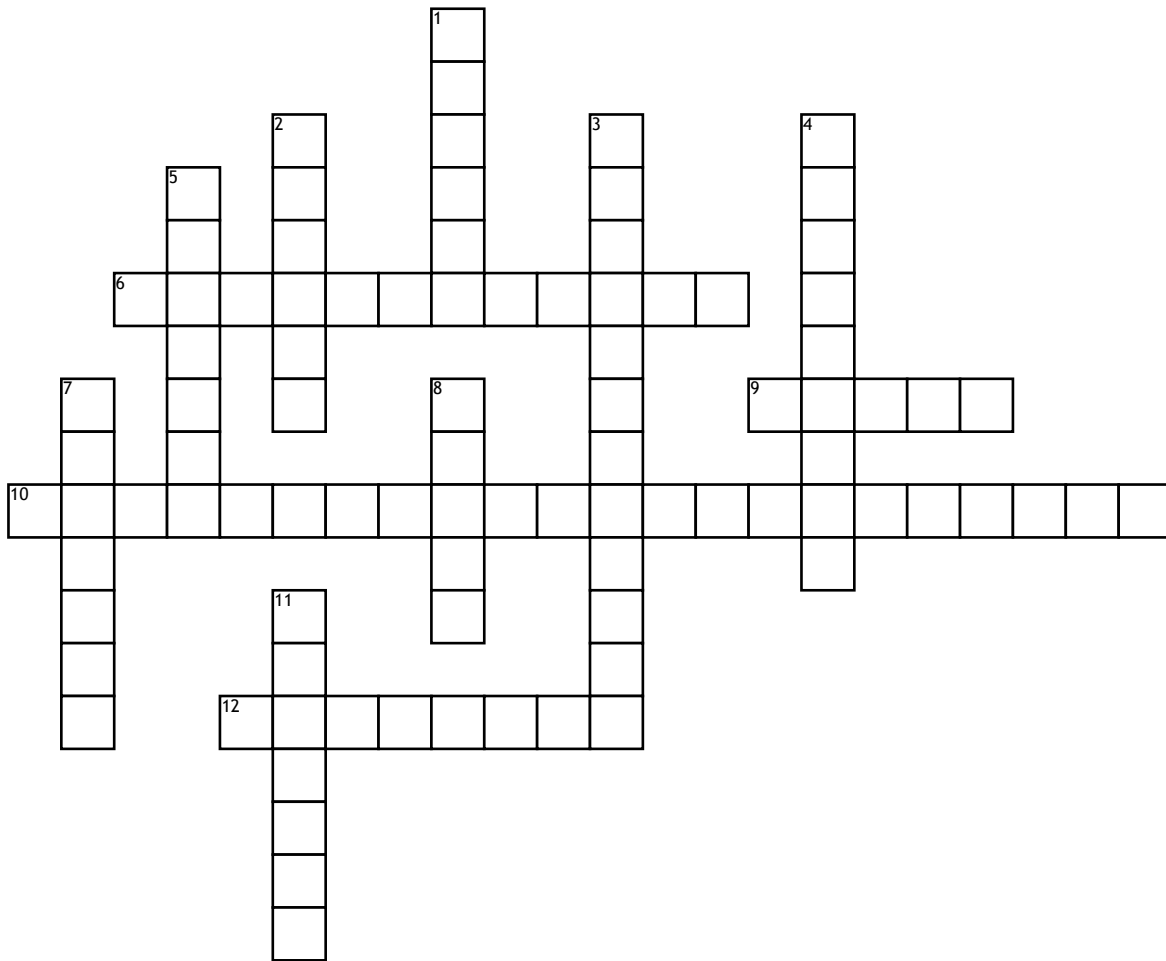


Insurance Terminology



Across

- 6.** The way that an insurance company works out how much risk exposure it has and then calculates the premiums it will need to charge to insure that risk
- 9.** The request you make for compensation from your insurer if you suffer a loss that is covered by your insurance policy
- 10.** A formal document providing evidence that an insurance policy has been issued
- 12.** Someone who is acting for the insurer, helps approve the claim by checking the details to see if it's valid and meets the terms and conditions of your policy

Down

- 1.** A specialist who works for you to find the most appropriate insurance products to suit your needs
- 2.** The amount of any loss or damage that you must pay before your insurance policy starts to kick in
- 3.** A person or entity who has entered into a contract with an insurer and holds an insurance policy
- 4.** When an asset (such as your home) is so badly damaged that it is beyond economic repair.
- 5.** What you receive from your insurer when your claim is agreed and processed
- 7.** The amount of money you pay to your insurance company for your insurance policy, in return for the insurance company's promise to cover you
- 8.** When someone deliberately lies or exaggerates details in a claim to get money or compensation dishonestly
- 11.** The insurance company that issues a policy to you to help protect against certain risks