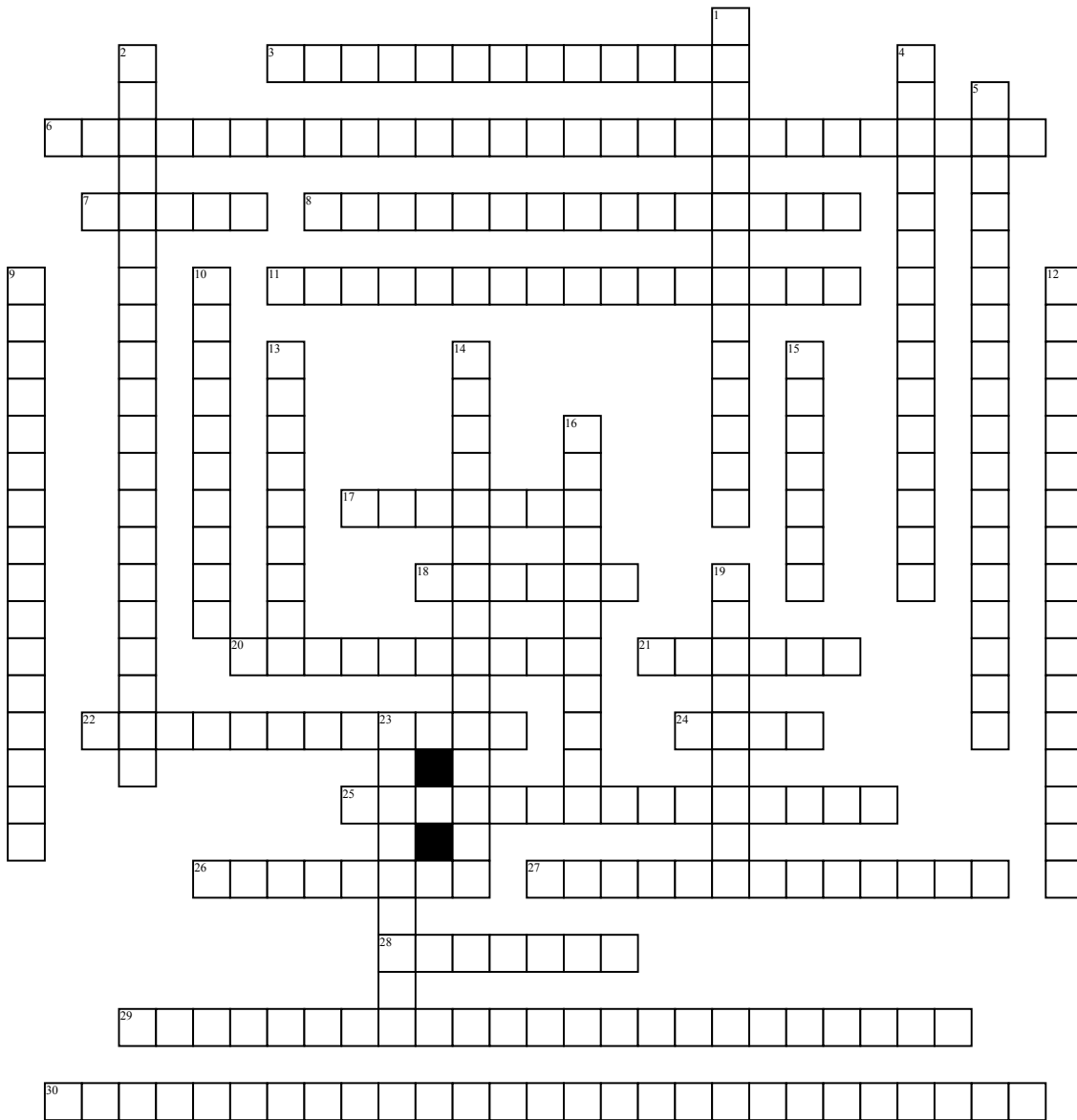


# Personal Finance Crossword Puzzle



## Across

3. An automobile insurance program in which drivers involved in accidents collect medical expenses, lost wages, and related injury costs from their own insurance companies.  
 6. 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.  
 7. The cause of a possible loss.  
 8. A situation in which a person is held responsible for intentional or unintentional actions.  
 11. A claim settlement method in which the insured receives the full cost of repairing or replacing a damaged or lost item.  
 17. A person covered by an insurance policy.  
 18. A factor that increases the likelihood of loss through some peril.  
 20. The set amount a policyholder must pay per loss on an insurance policy.  
 21. A written contract for insurance.  
 22. A person who owns an insurance policy.  
 24. Chance or uncertainty of loss; also used to mean "the insured."  
 25. The place of residence used to determine a person's automobile insurance premium.  
 26. A risk in which there is only a chance of loss; also called insurable risk.

27. The process of establishing a monetary fund to cover the cost of a loss.  
 28. An insurance company.  
 29. Automobile insurance coverage that protects a person against financial loss when that person damages the property of others.  
 30. 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.  
**Down**  
 1. Supplementary personal liability coverage; also called a personal catastrophe policy.  
 2. A category based on the driver's age, sex, marital status, driving record, and driving habits; used to determine automobile insurance rates.  
 4. A claim settlement method in which the insured receives payment based on the current replacement cost of a damaged or lost item, less depreciation.  
 5. A list or other documentation of personal belongings, with purchase dates and cost information.  
 9. 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.  
 10. Failure to take ordinary or reasonable care in a situation.

12. 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.  
 13. Protection against possible financial loss.  
 14. A risk in which there is a chance of either loss or gain.  
 15. The amount of money a policyholder is charged for an insurance policy.  
 16. An addition of coverage to a standard insurance policy.  
 19. Automobile insurance that pays for damage to the insured's car when it is involved in an accident.  
 23. Legal responsibility for the financial cost of another person's losses or injuries.