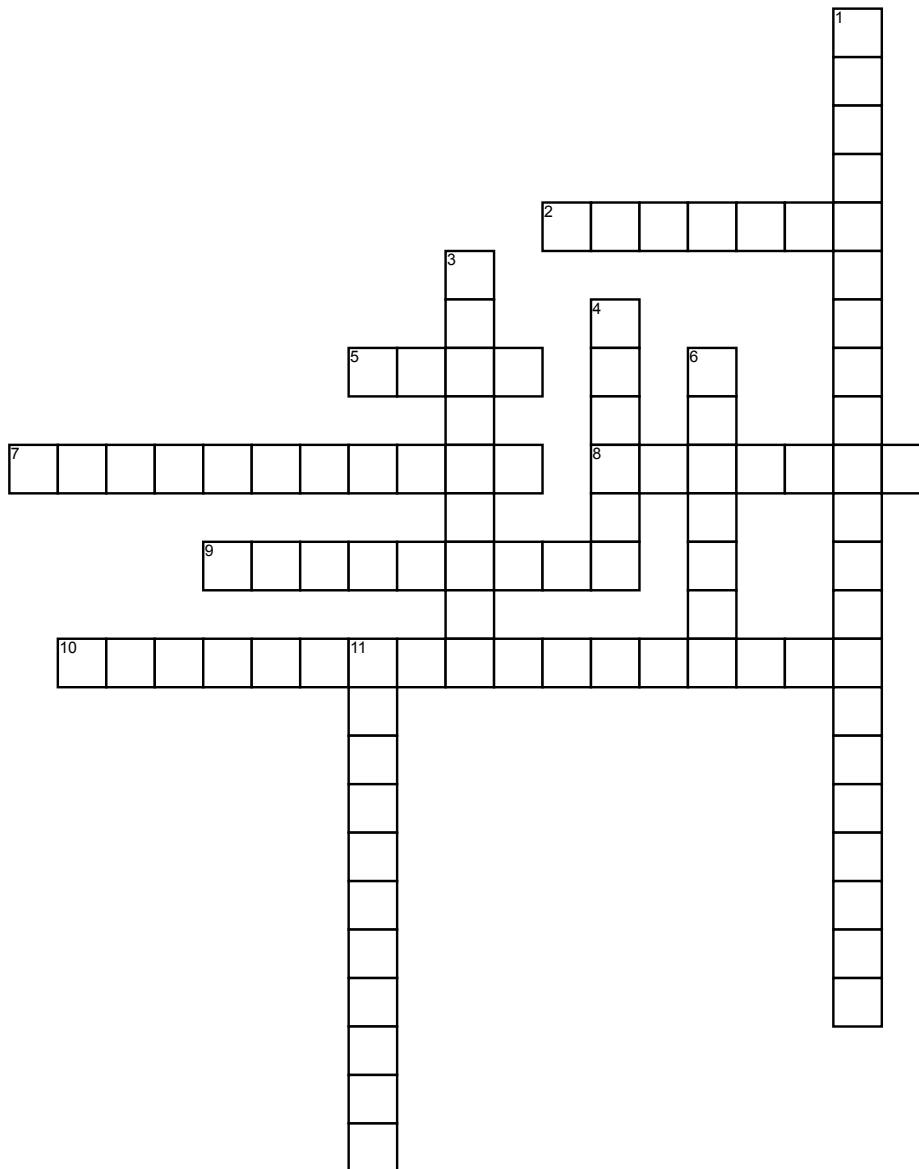


19-1 legal vocabulary



Across

2. the consideration for a contract of insurance.
5. the potential for loss arising from injury to or death of a person or from damage or destruction of property from a specified peril.
7. occurs when prospective insureds and/beneficiaries behave in a harmful or reckless manner knowing that they will be compensated for their loss whether they succeed or fail in their endeavor.
8. party cover or protected.
9. when one party pays to compensate for such harm.

10. potential to sustain loss if the insured property is damaged or destroyed or if the insured person is injured or dies.

Down

1. a program designed to identify potential events that may affect the government and to protect and minimize risks to the government's property, services, and employees. Effective risk management ensures the continuity of government operations.
3. contractual arrangement that protects against loss.
4. written contract of insurance.
6. the party who agrees to indemnify.
11. recipient of the amount to be paid