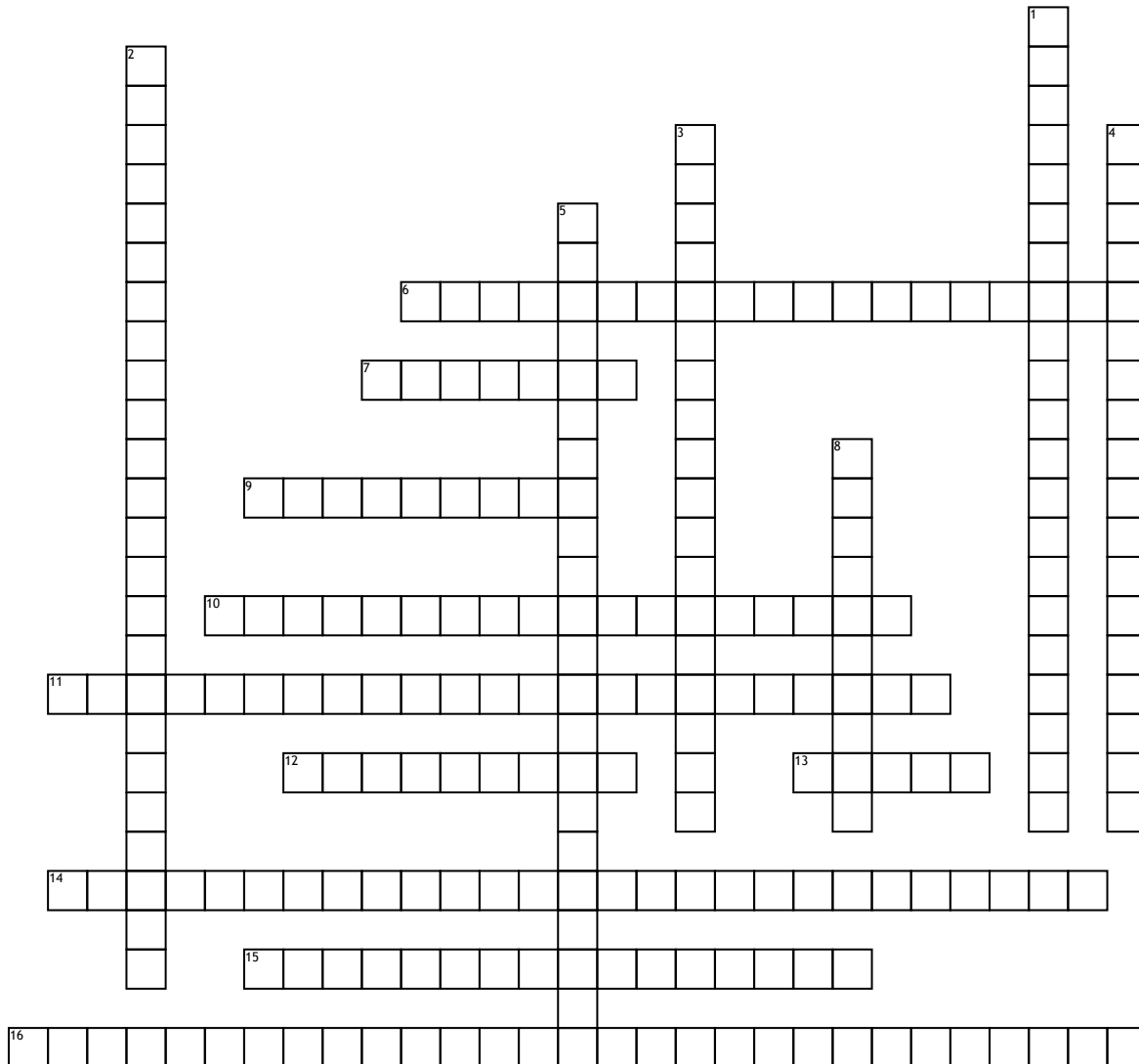


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# 5-4 Auto Insurance



## Across

**6.** contract between a person and insurance company. The driver pays a fee and the company covers certain costs when the driver makes a claim. premium, the amount paid for an insurance policy.

**7.** a person who predicts how many customers will submit claims based on a criteria such as age or sex or marital status or driving record and residence.

**9.** an extra fee paid to car insurance company for dividing an annual premium into monthly, quarterly or semiannual payments.

**10.** type of insurance that pays for the repair or replacement of an insured car if it is damaged no matter who is at fault. Usually required if there is a loan on the car.

**11.** insurance that covers damage a driver causes to another person's property.

**12.** at fault for causing an accident. You can be sued for this.

**13.** a request for payment by a driver involved in an accident to an insurance company.

**14.** coverage that pays for injuries to a driver or passengers caused by a driver who has no insurance or does not have enough insurance to cover the medical losses.

**15.** same as personal injury protection.

**16.** insurance that covers towing or road service when a car is disabled.

## Down

**1.** covers bodily injury during an accident liable, the responsible person that pays for damages they cause with their automobile.

**2.** an added insurance coverage mandatory in some states that pays for any physical injuries that the driver or passenger sustain while in the vehicle. Also called no fault insurance.

**3.** insurance that covers a person from damages.

**4.** insurance that pays for part of the cost of a rented car if a car is disabled because of a collision.

**5.** insurance that covers the repair or replacement of parts of an insured car damaged by fire or vandalism or any other disaster. it also covers if the car is stolen.

**8.** part of the repair or damages that a driver has to pay before the insurance company pays.