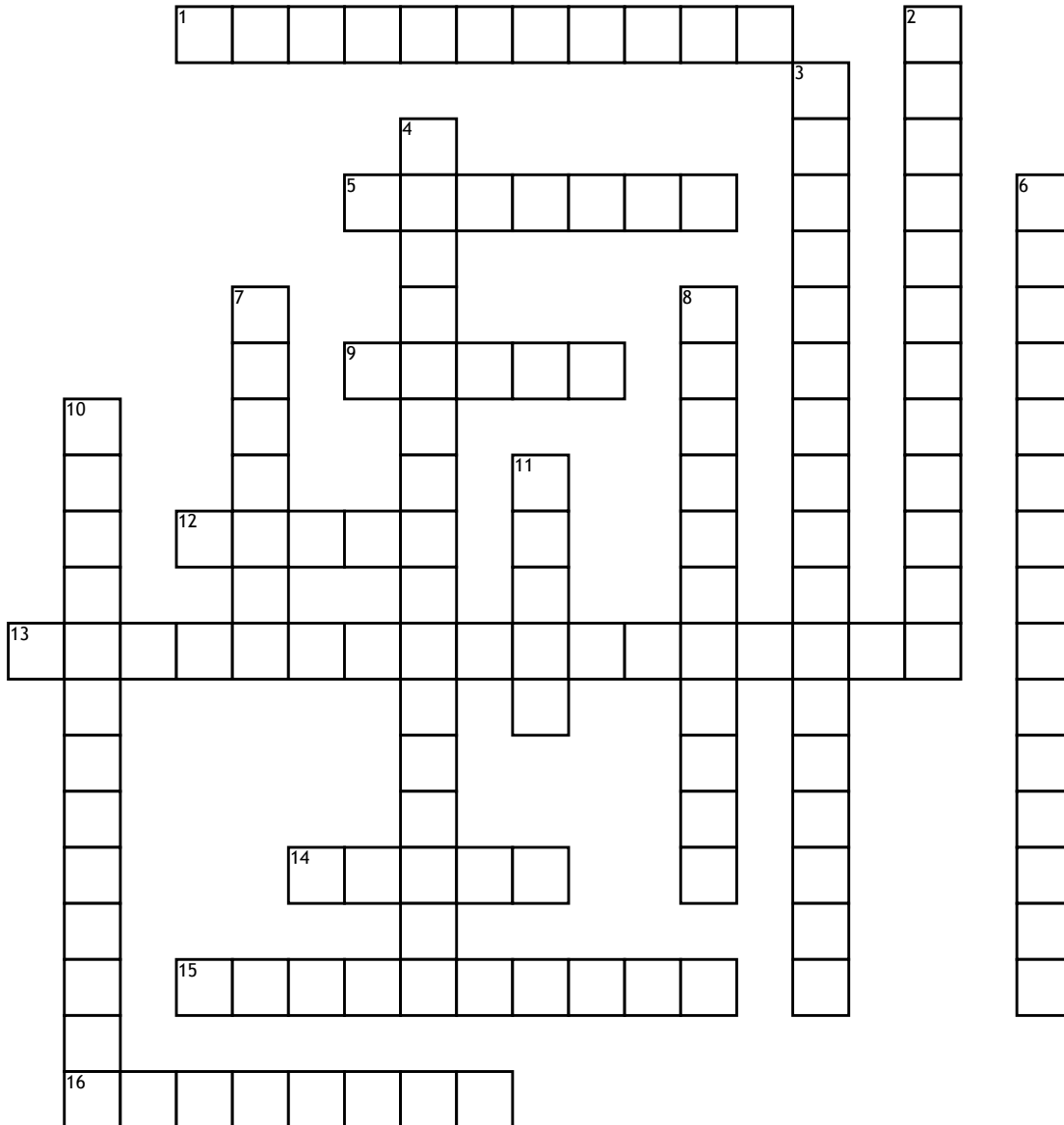


Name: _____

Date: _____

General Terminology



Across

1. Affects our decision to accept or reject a policy.
5. An additional premium or additional percentage of a premium imposed on a premium.
9. The direct cause of a loss
12. A monthly or annual premium on a policy is not paid timeously and no cover exists.
13. A misstatement of fact, either intentionally, negligently or even innocently.
14. A formal application by an insured to an insurer for payment or compensation.

15. A claimant has to make a payment towards the cost of the claim because his/her property will be in a better condition after repair than what is was before the loss or damage occurred.

16. An "act of grace", or "out of a desire to please".

Down

2. Where a risk is covered by more than one insurance policy.
3. An insured lost income because an insured vehicle was not available for them to use to conduct their business following an incident.
4. The date on which a customer's contract/policy will start.

6. Any person who resides with the policyholder at their residential address.

7. A policy condition that requires the amount of a claim payment to be reduced proportionately if the policyholder is underinsured.

8. The right an insurer has to take over any legal rights the policyholder may have against a third party.

10. A failure to disclose information, and in our context is only of any relevance if the information is material.

11. To insure a customer against loss or damage