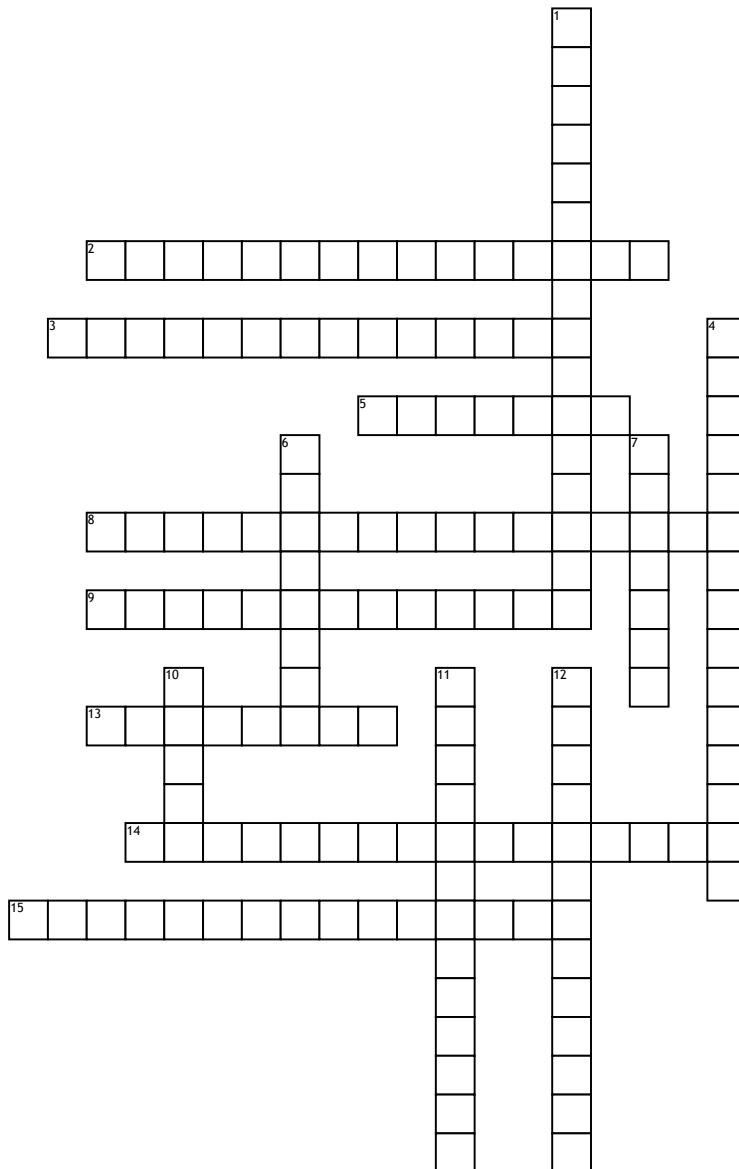


Insurance



Across

2. Covers the cost of private health care
 3. Covers drivers in the event of an accident. It is compulsory
 5. Person who assesses risk and calculates premiums for an insurance company
 8. The person seeking insurance must benefit from the continued existence of the item being insured and suffer financially from its loss
 9. Discount offered on premiums to customers who have made no insurance claims during the previous year or years

13. The application form for insurance
 14. This type of insurance provides compensation if you have a serious accident
 15. Work for a particular insurance company and only sell this companies policies

Down

1. Work independently of insurance companies to give unbiased advice to customers
 4. Principle which states that a person must honestly provide important information when applying for insurance

6. Extra charges added to motor premiums
 7. Fee paid by the insured for insurance
 10. This type of insurance covers both the building and it's contents in the event of a wide range of risks eg fire
 11. This rule states that if you are only insured for a fraction of the items worth you will only receive the same fraction of compensation paid
 12. When you insure an item for more than it is actually worth