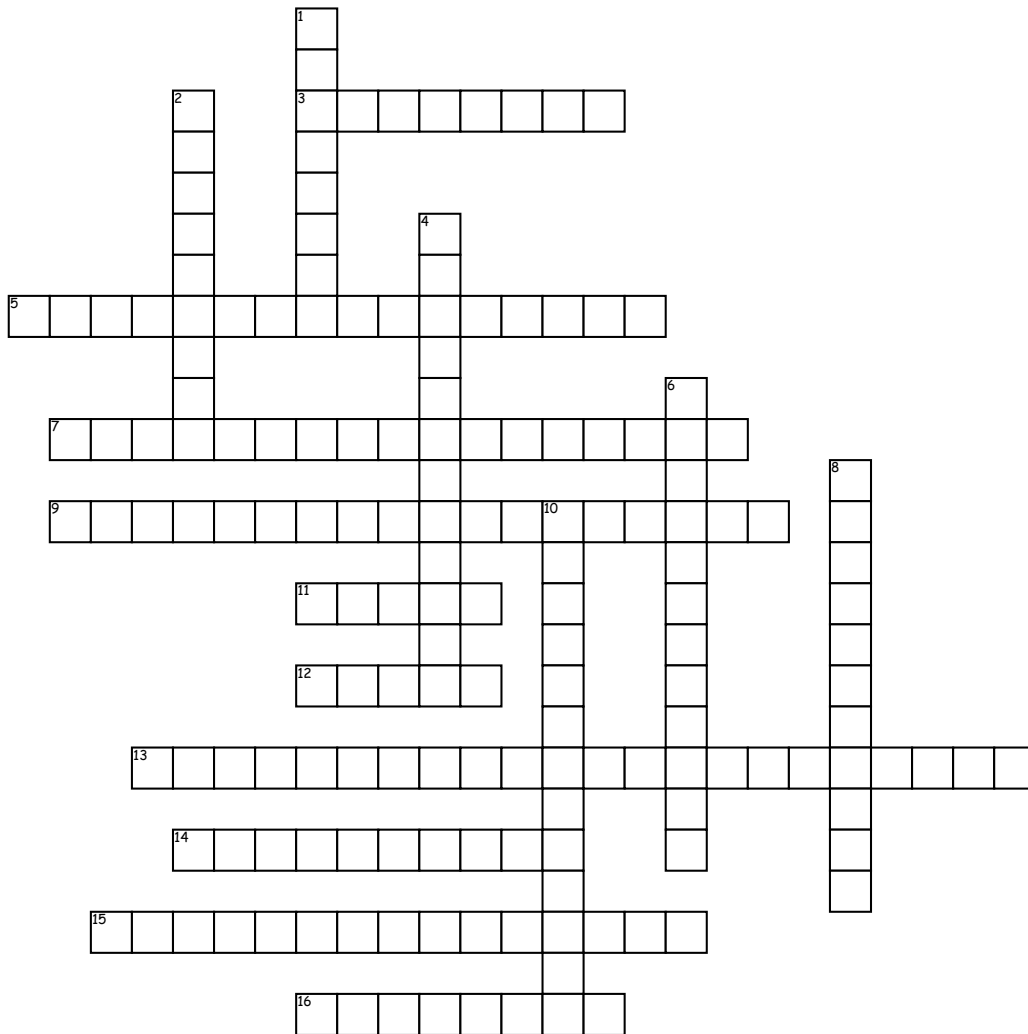


Name: _____

Date: _____

Insurance Terms



Across

3. A person who makes an insurance claim.
 5. The page in a policy that shows the name and address of the insurer, the period of time a policy is in force, the amount of the premium, and the amount of coverage.
 7. A period of up to two years during which a life insurance company may deny payment of a claim because of suicide or a material misrepresentation on an application.
 9. A premium receipt given to an applicant that makes a life and health insurance policy effective only if or when a specified condition is met.
 11. A policyholder's request for reimbursement from an insurance company under a home insurance policy for a loss to property.

12. A person who sells insurance policies.

13. To qualify for a particular policy at a particular price, companies have the right to ask for information about health and lifestyle. An insurance company will use this information - the evidence of insurability - in deciding if your application for insurance is acceptable and at what premium rate.

14. The amount the insured must pay in a loss before any payment is due from the company.

15. The value of your property, based on the current cost to replace it minus depreciation. Also see "replacement cost."

16. An individual employed by an insurer to evaluate losses and settle policyholder claims. Also see "public insurance adjuster."

Down

1. An unforeseen, unintended event.
 2. A written communication primarily expressing a grievance against an insurance company or agent.
 4. Termination of an insurance policy by the company or insured before the renewal date.
 6. - Physical injury to a person, including death.
 8. The person, people, or entity designated to receive the death benefits from a life insurance policy or annuity contract.
 10. The date on which an insurance policy becomes effective.

Word Bank

Complaint	Cancellation	Adjuster	Bodily injury
Deductible	Claimant	Conditional receipt	Claim
Beneficiary	Accident	Effective date	Contestable period
Actual cash value	Declarations page	Evidence of insurability	Agent