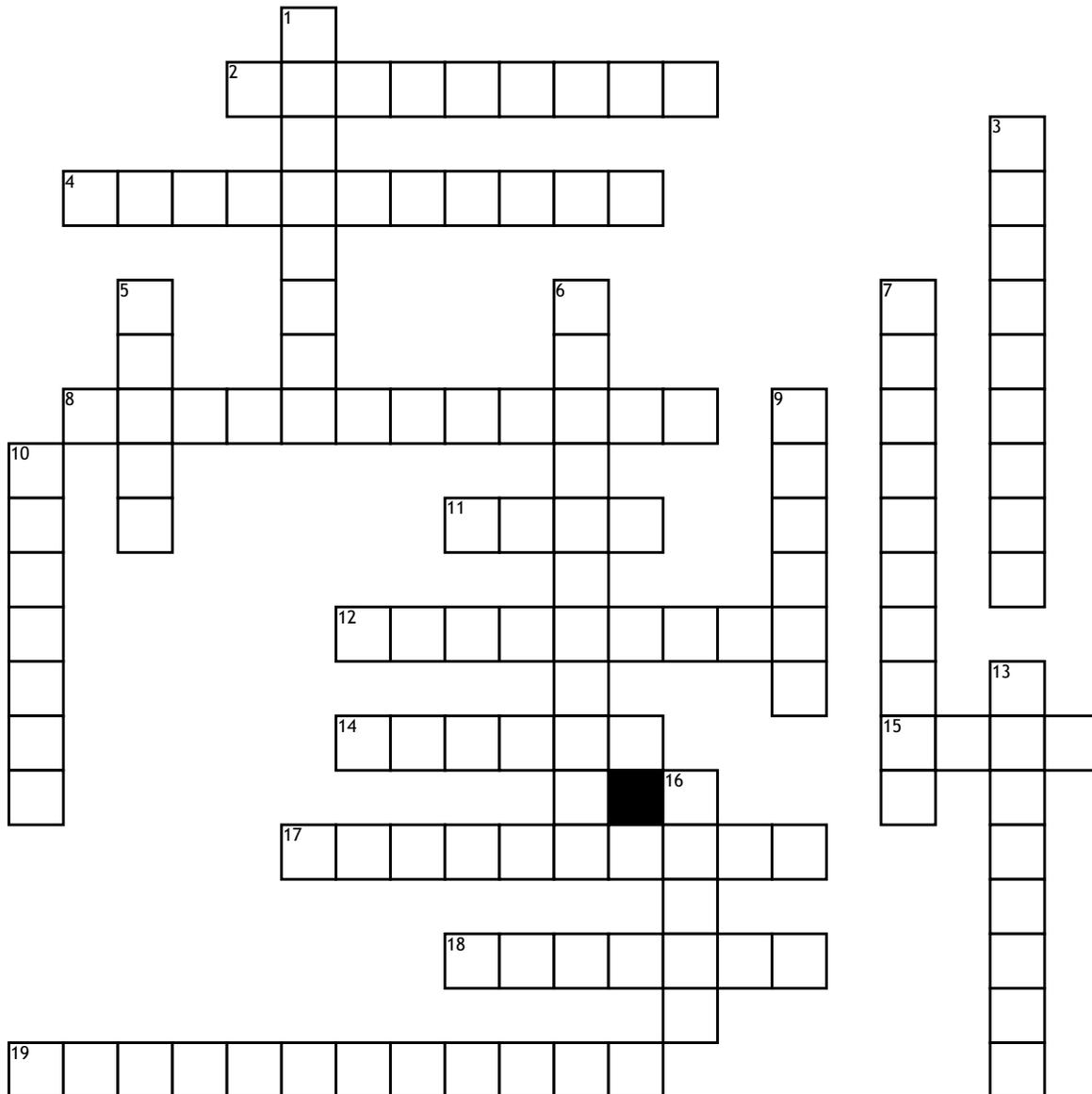


# Summer Crossword Fun



## Across

2. Certain causes and conditions that your insurance policy does not cover.
4. A third party (e.g., the insurance company) assumes another's legal right to collect a debt or damages.
8. Insurance carrier or insured stops coverage prior to the policy's normal expiration date.
11. Has two meanings: (a) the chance of loss such as from a peril; and (b) the person that is insured by a policy.
12. A mechanism whereby risk of financial loss is transferred from individual, company, organization, or other entity to an insurance company.
14. All occupants have moved out with no intention of returning regardless of the presence of furnishings. In the case of a newly constructed house, no occupant has yet taken up residence.

15. The dollar value of property damage or physical injuries.
17. The dollar amount you agree to accept from the insurance company as payment for your loss.
18. Losses are covered for wide range of causes except for those specifically excluded in the policy.
19. The process by which an insurance company selects and classifies risks according to their degree of insurability.
- ## Down
1. Measure of vulnerability to loss, usually expressed in dollars or units.
3. Placing the insured back into the same financial position they were in prior to the loss occurring.
5. The intentional perversion of the truth in order to mislead someone into parting with something of value.

6. Coinsurance refers to the bargain between a commercial property owner and an insurance company. The clause in property policies encourages the property owner to gauge coverage needs by possible, not probable, maximum loss.
7. The amount of the loss you are required to pay out-of-pocket per claim or accident.
9. Insurance salesperson that searches the marketplace in the interest of clients, not insurance companies.
10. The amount of money paid for your insurance policy.
13. A legal bar to alleging or denying a fact because of one's own previous actions or words to the contrary.
16. An event that causes a loss to your home and property such as fire, windstorm, and theft. Policies have two sets of perils: covered and excluded.