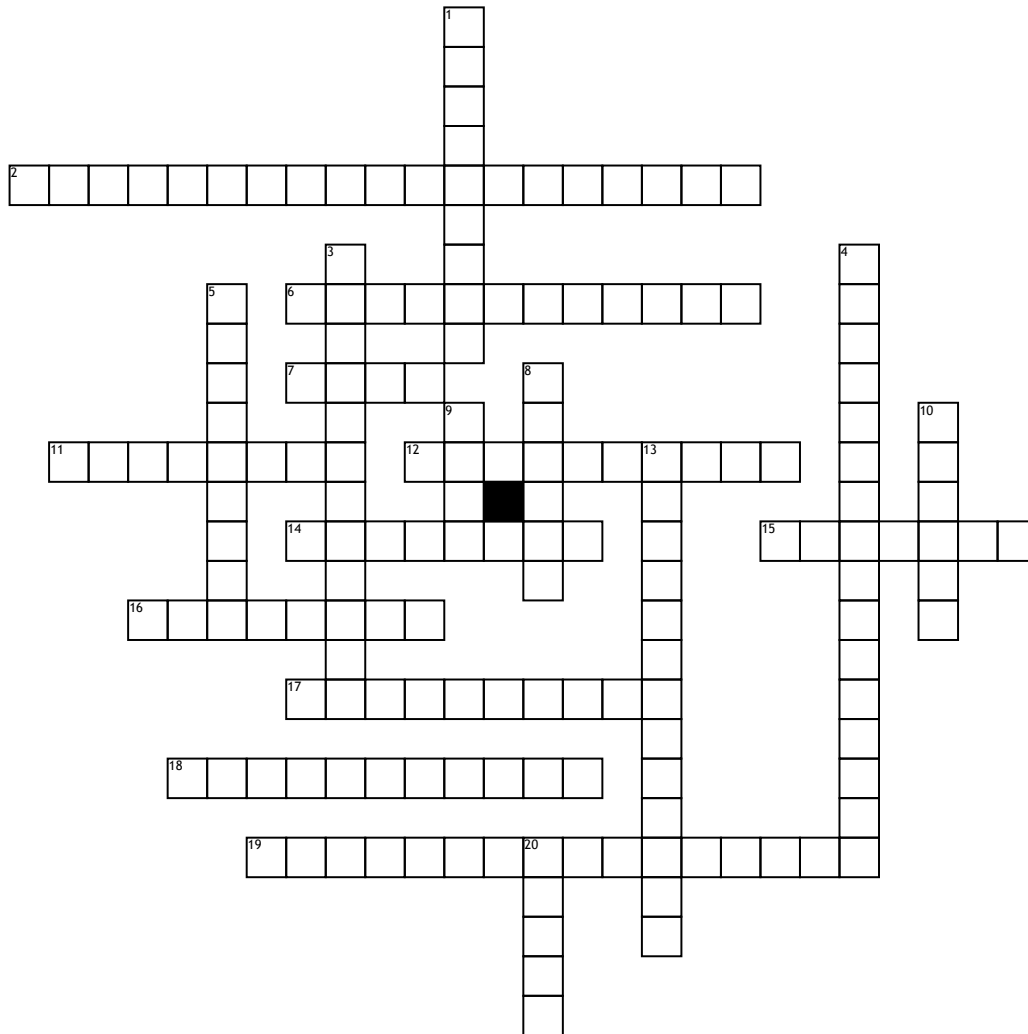


Name: _____

Date: _____

Types of Insurance



Across

2. the donation of a product or service in place of cash

6. unexpected loss that is covered by an insurance policy

7. the chance of loss from an event that cannot be entirely controlled

11. to cover your loss can far exceed the policy's

12. Provides payment to replace earnings during times when workers cannot work due to illness or injury

14. Provides payment to the insured person if his or her property is damaged or destroyed by an accident covered by an accident covered by the insurance policy

15. the money you pay to an insurance company to purchase your policy

16. you receive from an insurance policy to cover your loss

17. the out-of-pocket money you pay before an insurance company will cover the remaining costs attributed to your loss.

18. occurs when the act of insuring an event increases the likelihood that the event will happen

19. first resources to put in place to help you manage unexpected losses

Down

1. protect yourself against the risk of larger losses

3. health insurance policies often have a contract feature called

4. employer may provide health, disability and occasionally life insurance options

5. Provides payment to others if a member of the insured household accidentally causes harm to other people or property

8. Provides money to pay for health care for illness, injury, or, in some cases, preventive care

9. Provides payment to beneficiaries someone who receives money if an insured person dies

10. contract between the insurance company

13. Provides payment for extended nursing care due to accidents, illness, or old age

20. if you have an accident, illness or injury you must submit a

Word Bank

Risk

policyholder

claim

employee benefits

Long-term care

emergency savings

payments

deductible

in-kind contribution

Property

insurance

premiums

co-insurance

Health

Liability

policy

premium

moral hazard

Disability

Life