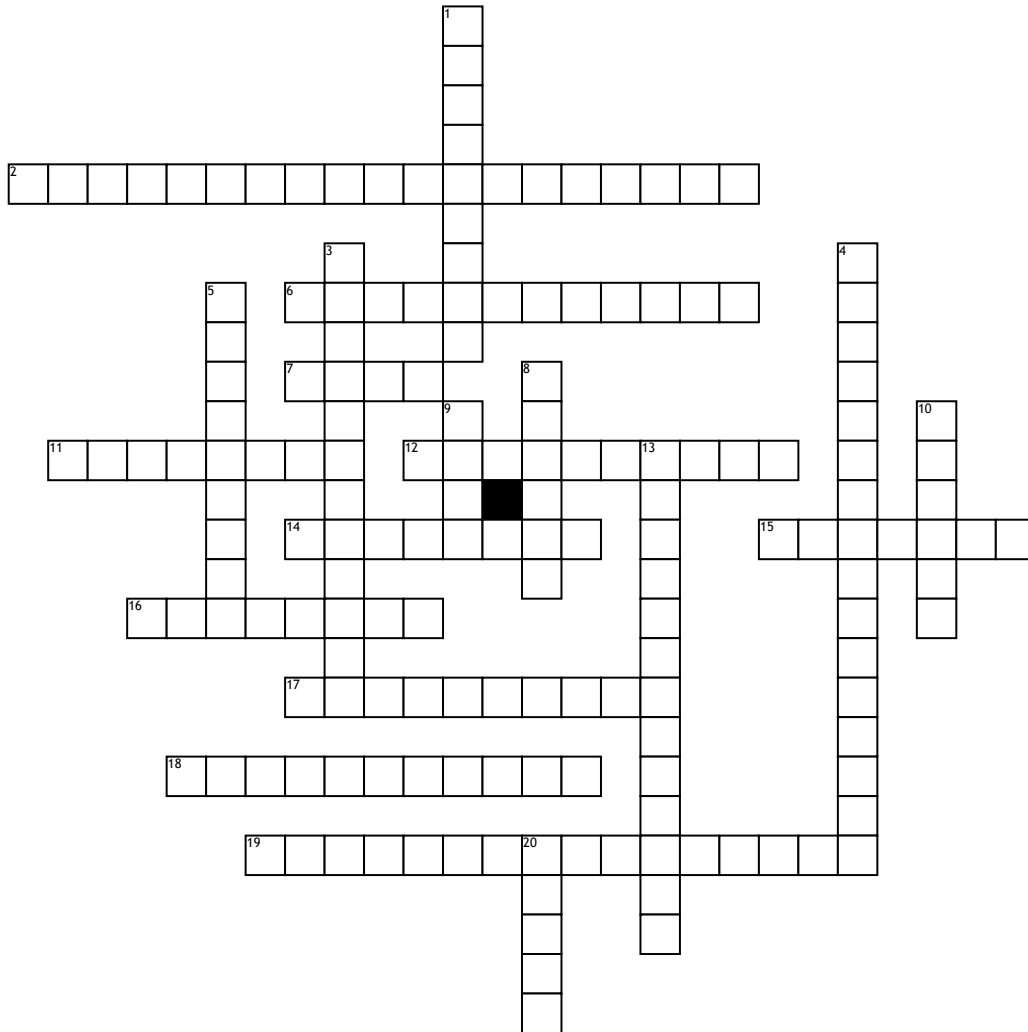


Name: \_\_\_\_\_

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 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

insurance  
 Liability  
 Long-term care  
 premium  
 Risk

Life  
 in-kind contribution  
 policy  
 emergency savings  
 deductible

employee benefits  
 co-insurance  
 payments  
 Disability  
 claim

Property  
 policyholder  
 moral hazard  
 premiums  
 Health