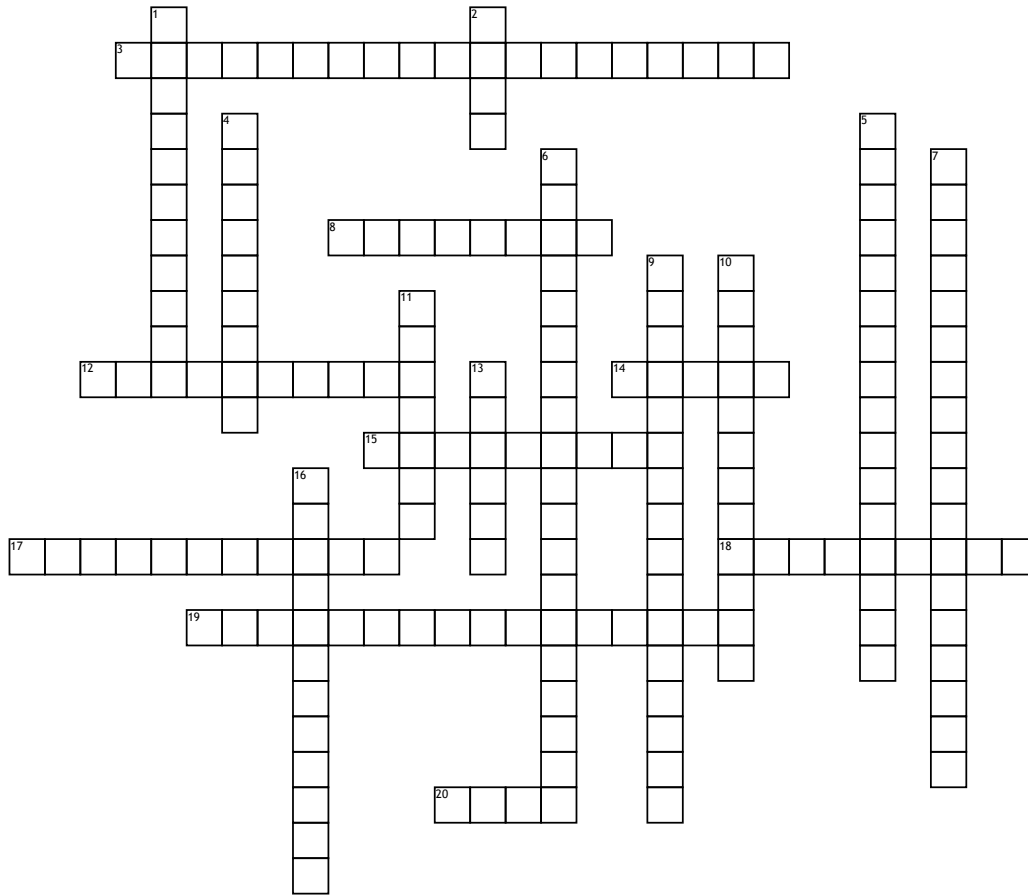


Name: _____

Date: _____

Types of Insurance



Across

3. Provides payment to cover liability losses as well as damage and loss of the home structure and its contents

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

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

14. Formal request to an insurance company asking for a payment based on your insurance policy terms and conditions

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

17. Is the insured individual to pay a fixed percentage of the loss after the deductible has been paid.

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

19. Provides payment to renters to cover the damage and loss of property in a rental unit in addition to liability losses

20. Provides payment to beneficiaries (someone who receives money if an insured person dies)

Down

1. Occurs when the act of insuring an event increases the likelihood that the event will happen

2. The chance of loss from an event that cannot be entirely controlled

4. To protect yourself against the risk of larger losses

5. One of the first resources to put in place to help you manage unexpected losses

6. Provides payments for both liability and property insurance on a vehicle

7. The donation of a product or service in place of cash

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

10. If you incur an unexpected loss that is covered by an insurance policy, the insurance company will make a payment to the _____ to pay for some or all of the resulting loss

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

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

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

Word Bank

Risk

Premium

Moral Hazard

Long Term Care

Automobile insurance

Emergency Savings

Claim

Employee Benefits

Property

Homeowners insurance

Insurance

Deductible

Health

Liability

Renters insurance

Policy Holder

Co-Insurance

Disability

Life

In-kind contribution