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5-4 Auto Insurance

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| **Across**  **6.** contract between a person and insurance company. The driver pays a fee and the company covers certain costs when the driver makes a claim. premium, the amount paid for an insurance policy.  **7.** a person who predicts how many customers will submit claims based on a criteria such as age or sex or marital status or driving record and residence.  **9.** an extra fee paid to car insurance company for dividing an annual premium into monthly, quarterly or semiannual payments.  **10.**  type of insurance that pays for the repair or replacement of an insured car if it is damaged no matter who is at fault. Usually required if there is a loan on the car.  **11.**  insurance that covers damage a driver causes to another person's property.  **12.** at fault for causing an accident. You can be sued for this.  **13.** a request for payment by a driver involved in an accident to an insurance company.  **14.** coverage that pays for injuries to a driver or passengers caused by a driver who has no insurance or does not have enough insurance to cover the medical losses.  **15.**  same as personal injury protection.  **16.** insurance that covers towing or road service when a car is disabled. | **Down**  **1.** covers bodily injury during an accident liable, the responsible person that pays for damages they cause with their automobile.  **2.** an added insurance coverage mandatory in some states that pays for any physical injuries that the driver or passenger sustain while in the vehicle. Also called no fault insurance.  **3.** insurance that covers a person from damages.  **4.** insurance that pays for part of the cost of a rented car if a car is disabled because of a collision.  **5.**  insurance that covers the repair or replacement of parts of an insured car damaged by fire or vandalism or any other disaster. it also covers if the car is stolen.  **8.** part of the repair or damages that a driver has to pay before the insurance company pays. |