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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. |