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Auto Insurance

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| **Across**  **7.** The person receiving insurance coverage under the insurance policy.  **10.** This covers medical bills and funeral expenses for you, your family and passengers whether you caused the accident or not.  **12.** This covers what the other driver’s insurance doesn’t, if the other driver is at fault, up to the UIM limits you select.  **13.**  If you break the law by speeding, running a stop sign, driving under the influence, etc., you’ll get a ticket. Parking tickets are not moving violations. | **Down**  **1.** This covers you for your bodily injury caused by a hit-and-run driver or an at-fault driver who has no auto liability insurance, up to the UM limits in your policy.  **2.** Another term for the insurance company or anyone who provides insurance.  **3.** The amount of money you agree to pay when there is a loss.  **4.** This covers the physical damage to your car from most other causes, such as fire, theft, vandalism, hail, etc.  **5.** The amount you pay in exchange for insurance coverage.  **6.**  A person who sells insurance; your direct contact with an insurance company.  **8.** This type of coverage pays for damage to your car if it collides with another object, like a light pole, for instance.  **9.**  Describes the person who did something to cause an accident.  **11.** A written document that serves as evidence of an insurance contract which contains the pertinent facts about the policy owner, the insurance coverage, the insured and the insurer. |