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Exam 3

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| **Across**  **1.** a risk sharing firm that assumes financial responsibility for losses that may result in a risk  **5.** A situation in which a person is held responsible for the intentional or unintentional actions  **6.** The process or establishing a monetary fund to cover the cost of a loss  **12.** A person who owns a insurance policy  **15.** Legal responsibility for the financial cost of another person's losses or injuries  **17.** Automobile insurance coverage that protects a person against financial loss when that person damaged the property of others  **18.** A written contract for insurance  **19.** Automobile insurance that pays for damage to the insured's car when it is involved in ad accident  **21.** A policy provision that requires a homeowner to pay fir part of the losses if the property isn't insured  **23.** A person covered by an insurance policy  **24.** protection against possible financial loss  **26.** A risk in which there is only a chance of loss;(also called insurable risk)  **27.** The cause of a possible loss  **28.** An automobile insurance program in which drivers involved in accidents collect medical expenses, lost wages, and related to injury cost from their own insurance  **29.** Additional property insurance to cover the damage or loss of a specific item of high value  **30.** Coverage for place of residence and its associated financial risk | **Down**  **2.** A factor that increases the likelihood of loss through some peril  **3.** Chance or uncertainty of loss; (also used to mean "the insured")  **4.** Failure to take ordinary or responsible care in a situation  **7.** A method of integrating the benefits payable under more than one health insurance plan  **8.** The set amount a policyholder must pay per loss on an insurance policy  **9.** Pays a part or all of hospital bills for room,board,and other charges  **10.** A category based on the drivers age,sex, marital status, driving records, and driving  **11.** A list or other documentation of personal belongings, with purchase dates and cost info  **13.** A situation in which a person is held legally responsible for the actions of another person  **14.** A risk in which there is a chance of either loss or gain  **16.** The place of residence used to determine a person's automobile insurance premium  **20.** an insurance company  **22.** An addition of coverage to a standard insurance policy  **25.** The amount of money a policyholder is charged for an insurance policy |

   pure risk       speculative risk       self-insurance       insurance       insurance company       insurer       policy       premium       insured       policyholder       risk       peril       hazard       deductible       liability       negligence       strict liability        vicarious liability        homeowners insurance       personal property floater        household inventory        endorsement       coinsurance clause       property damage liability       collision       rating territory       Driver classification       no-fault system       coordination of benefits       hospital expense insurance