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Insurance Definitions

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| **Across**  **2.** A written agreement attached to a policy expanding or limiting the benefits otherwise payable under the policy.  **3.** The process an insurance company uses to decide whether to accept or reject an application for a policy.  **5.** An extra charge added to your premium by an insurance company.  **6.** The contract issued by the insurance company to the insured.  **8.** an estimate for insurance  **11.** The amount paid by an insured to an insurance company to obtain or maintain an insurance policy.  **12.** A form providing the insurer with certain information necessary to underwrite a given risk. The applicant completes it to receive insurance.  **13.** A person who makes an insurance claim  **15.** A policyholder's request for reimbursement from an insurance company under a home insurance policy for a loss to property.  **17.** Money placed in the hands of a third party until specified conditions are met.  **20.** the action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments.  **21.** The termination of an insurance policy because premium is not paid.  **23.** Decrease in the value of property over time due to use or wear and tear.  **24.** A person who sells insurance policies.  **25.** In most cases, an insurance policy. A policy is considered a contract between the insurance company and the policyholder.  **27.** An individual employed by an insurer to evaluate losses and settle policyholder claims. Also see "public insurance adjuster."  **28.** The process by which a life insurance company puts a policy back in force after it lapsed because of nonpayment of renewal premiums. | **Down**  **1.** The person who reviews an application for insurance and decides if the applicant is acceptable and at what premium rate.  **4.** Continuation of a policy after its expiration date.  **7.** The amount the insured must pay in a loss before any payment is due from the company.  **9.** A provision in an insurance policy that denies coverage for certain perils, people, property, or locations.  **10.** Termination of an insurance policy by the company. Can be for Non-Payment of premium, underwriting reasons or insured’s request.  **14.** The policyholder - the person(s) protected in case of a loss or claim.  **16.**  The amount an insurance company pays on a claim.  **18.** A written communication primarily expressing a grievance against an insurance company or agent. (Complaints can come from DFS)  **19.** A specific risk or cause of loss covered by an insurance policy, such as a fire, windstorm, flood, or theft. A named-peril policy covers the policyholder only for the risks named in the policy. An all-risk policy covers all causes of loss except those specifically excluded.  **22.** he insurance company.  **26.**  An amount of money returned to the policyholder for over payment of premium or if the policyholder is due unearned premium. |