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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. |