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Protecting Your Fincance

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| **Across****3.** Coverage that pays the costs of minor accidental injuries to visitors of the policyholder's property.**6.** What is the term for protection against possible financial loss?**8.** Insurance that provides coverage for accidents involving an uninsured or hit-and-run driver.**12.** An arrangement whereby drivers who are involved in accidents collect money from their own insurance companies.**17.** Coverage that provides protection for a residence and its associated financial risks, such as property damage and injuries to others.**18.** Anything that may possibly cause a loss.**19.** Deliberate destruction to private or public property.**21.** Addition of coverage to an insurance policy.**23.** Additional property insurance that covers the damage or loss of a specific item of high value.**24.** An estimate of the current value of a property.**26.** A group of people who cannot get motor vehicle insurance who are assigned to each insurance company operating in the state. | **Down****1.** Legal responsibility for the financial cost of another person's losses or injuries.**2.** Motor vehicle insurance that applies when one damages the property of others.**4.** Something that is required**5.** A contract between an insurance company and a person by which that person joins a risk-sharing group.**7.** Insurance that covers physical injuries caused by a vehicle accident for which one is responsible.**9.** Insurance that covers damage to one's vehicle when it is involved in an accident.**10.** A lack of attention.**11.** Method for settling claims in which the payment received is based on the replacement cost of an item minus depreciation.**13.** The set amount that the policyholder must pay per loss on an insurance policy.**14.** Additional amount above the face value of the bond.**15.** Something that is harsh**16.** Method for settling claims in which one receives the full cost of repairing of replacing an item.**20.** To take upon yourself.**22.** Anything that increases the likelihood of loss through peril.**25.** The chance of loss or injury. |