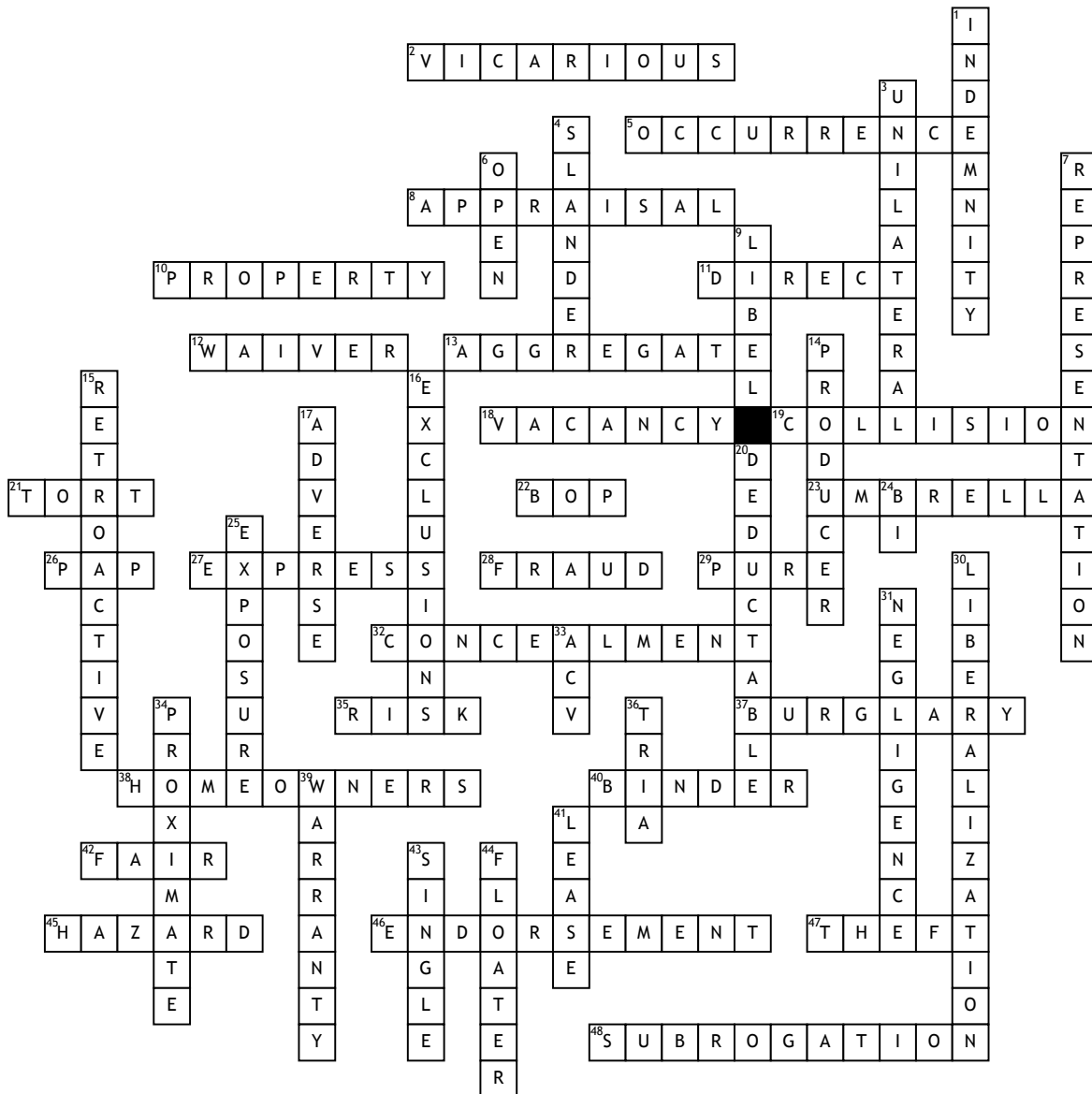


# Property and Casualty



## Across

2. Liability that a person or business incurs because of the actions of others, such as family members or employees
5. A loss that occurs at a specific time and place or over a period of time
8. Policy condition that outlines a procedure for when the insured and insurer disagree on the amount of a loss. Each party selects an appraiser and two appraisers select an umpire.
10. Damage to or destruction of property, including loss of use of the property is what kind of damage
11. Financial loss resulting directly from a loss to property is what type of loss
12. The intentional relinquishment of a known right
13. Type of policy limit found in liability policies that limits coverage to a specified total amount for all losses occurring within the policy period is what limit
18. Absence of both people and property
19. Type of physical damage coverage that covers loss that occurs when the insured auto strikes another object or vehicle; may also include upset or overturn of the insured auto
21. A civil wrong for which monetary damages may be provided; does not include losses arising out of contracts
22. Package policy designed to provide broad property and liability coverage for small businesses; eligibility requirements are stricter than the CPP (Abbr)
23. Type of policy that provides broad coverage for an insured's liability over and above liability covered by an underlying contract; may also cover losses that are excluded by the underlying policy; available as personal or commercial
26. Policy that provides property and liability coverage both owned and non-owned autos used, maintained, or operated by the insured and the insured's family members (Abbr)
27. Legal doctrine that states that an agent has the authority specifically given to the agent, either orally or in writing, by the principal is what type of authority
28. A deliberate misrepresentation that causes harm; an all out effort by one party to deceive and cheat another; must have intent
29. Risk in which there is no chance of gain, only loss
32. The withholding of a material fact involved in the contract on which the insurer relies
35. The chance or uncertainty of a loss

37. The taking of property by a person unlawfully entering or leaving the premises as evidenced by visible signs of forced entry or exit

38. Coverage A: dwelling; B: Other structures; C: Personal Property; D: loss of use; E: Personal Liability; F: Medial payments; is what type of policy

40. Oral or written statement that provides immediate insurance protection for a specified period; designed to provide temporary coverage until a policy is issued or denied

42. Program established by law that makes property insurance available to insureds who might otherwise be uninsurable in the standard market (Abbr)

45. There are three types: moral, morale, physical

46. A form attached to an insurance policy that alters the policy's coverage, terms, and conditions. The additional coverage is listed in the policy, and the cost of insuring each risk must be added to the cost of the premium

47. A broad term encompassing any unlawful taking of property, including burglary and robbery

48. Prevents double recovery by assigning or substituting the right of one party to another to collect damages from another party

## Down

1. Restores an insured to the approximate condition before the loss, no better or worse.

3. Type of contract that is one-sided

4. Oral or false statements injurious to a person's reputation; a false and malicious statement of report about someone

6. Insurance policy that protects the insured from losses caused by any peril that is not specifically excluded by the policy is what type of peril policy

7. Statements on an insurance application that the applicant believes are true; not considered a matter to which the parties contract, so a policy cannot be voided on this basis

9. A false publication, as in writing, print, signs, or picture that damages a person's reputation

14. General term used to describe someone who sells insurance, such as an agent, broker, or solicitor

15. Under the claims-made CGL form, a date stipulated in the declarations as the first date on which an event may occur and be covered by the policy if a claim is filed is what date

16. Section of an insurance policy that lists property, perils, persons, or situations that are not covered under the policy

17. Tendency of insureds with a greater than average chance of loss to purchase insurance is what type of selection

20. Amount of expenses that must be paid out of pocket before insurer will pay any expenses covered from a loss

24. Defined in most policies to include injury, sickness, disease, and death resulting from any of these at a time (Abbr)

25. A condition or situation that presents a possibility of a loss

30. Condition found in property insurance contracts that provides that if the insurer broadens coverage under a policy form or endorsement without requiring an additional premium, then all existing similar policies or endorsements will be construed to contain the broadened coverage

31. The lack of reasonable care that is required to protect others from the unreasonable chance of harm

33. Replacement cost minus depreciation (Abbr)

34. An action that, in natural and continuous sequence, produces a loss. is what cause

36. Federal law designed to ensure that insurance coverage for terrorism losses under commercial line policies will be available and affordable. (Abbr)

39. A specific agreement between the insured and the insurer that becomes a part of the insurance policy; a breach of warranty can void the policy

41. Leases, easement of license agreements, agreement with a municipality as required by ordinance, sidetrack agreement, elevator maintenance agreements

43. One policy limit that applies to both BI and PD losses is what limit

44. An insurance policy or an addition to another insurance policy, covering personal property deemed to be easily movable. Covers property lost, damaged, or destroyed