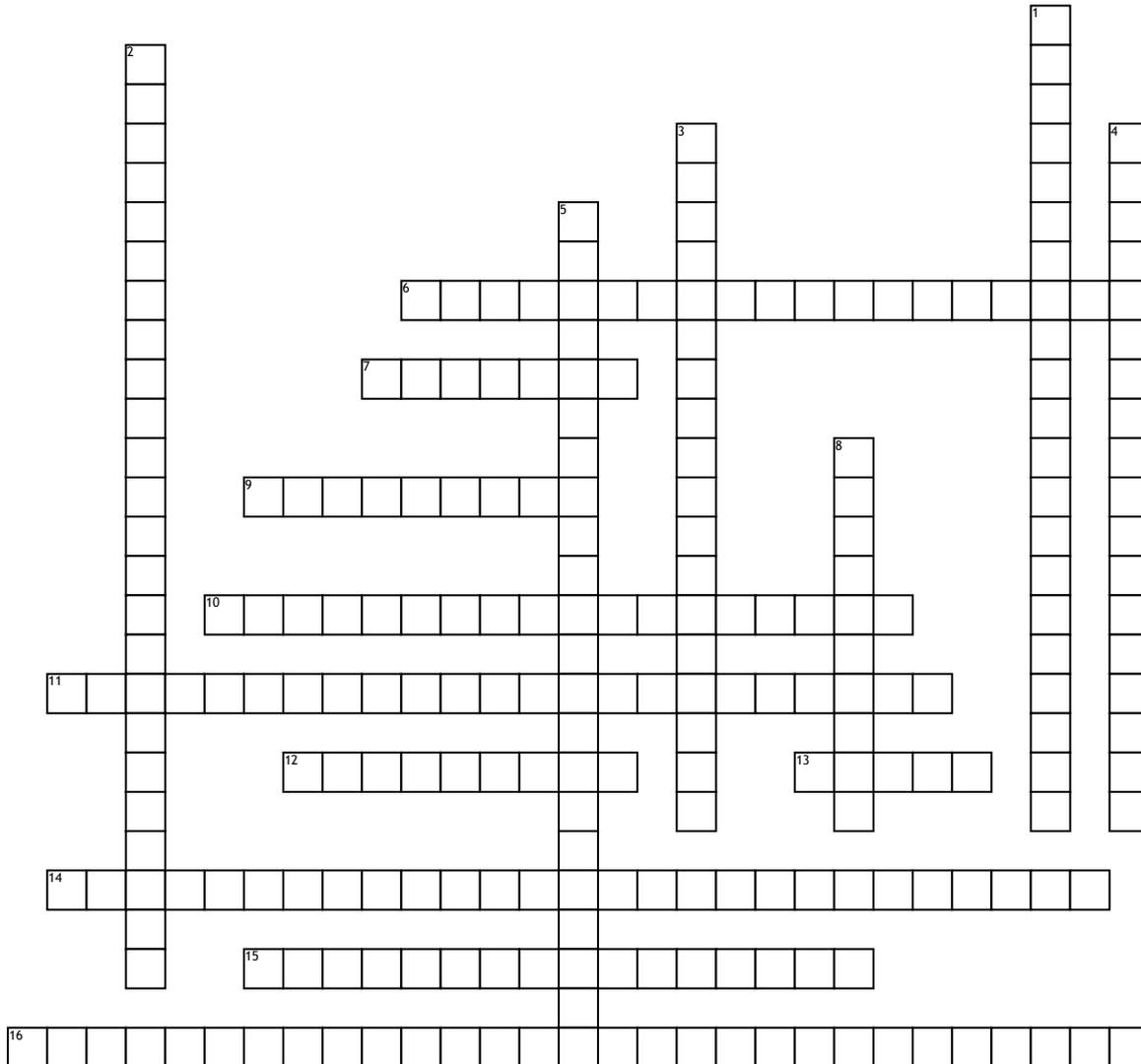


5-4 Auto Insurance



Across

6. contract between a person and insurance company. The driver pays a fee and the company covers certain costs when the driver makes a claim. premium, the amount paid for an insurance policy.
7. a person who predicts how many customers will submit claims based on a criteria such as age or sex or marital status or driving record and residence.
9. an extra fee paid to car insurance company for dividing an annual premium into monthly, quarterly or semiannual payments.
10. type of insurance that pays for the repair or replacement of an insured car if it is damaged no matter who is at fault. Usually required if there is a loan on the car.

11. insurance that covers damage a driver causes to another person's property.
12. at fault for causing an accident. You can be sued for this.
13. a request for payment by a driver involved in an accident to an insurance company.
14. coverage that pays for injuries to a driver or passengers caused by a driver who has no insurance or does not have enough insurance to cover the medical losses.
15. same as personal injury protection.
16. insurance that covers towing or road service when a car is disabled.

Down

1. covers bodily injury during an accident liable, the responsible person that pays for damages they cause with their automobile.

2. an added insurance coverage mandatory in some states that pays for any physical injuries that the driver or passenger sustain while in the vehicle. Also called no fault insurance.

3. insurance that covers a person from damages.

4. insurance that pays for part of the cost of a rented car if a car is disabled because of a collision.

5. insurance that covers the repair or replacement of parts of an insured car damaged by fire or vandalism or any other disaster. it also covers if the car is stolen.

8. part of the repair or damages that a driver has to pay before the insurance company pays.