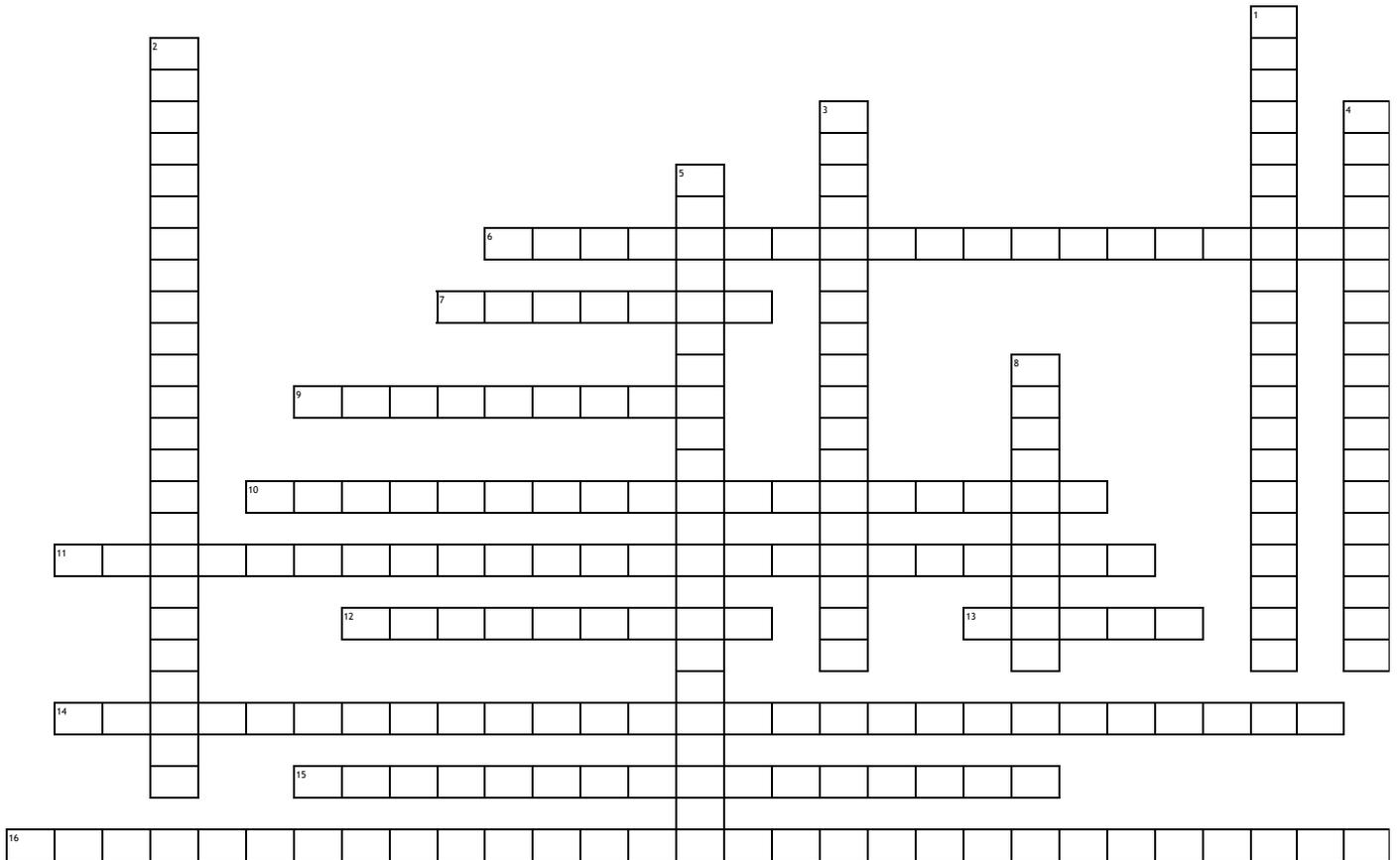


# 5-4 Auto Insurance



**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.