

Across

2. Any financial interest a person has in the property or person insured. In life insurance, a person's or party's interest – financial or emotional – in the continuing life of the insured.
4. The current value of your home, including the price of land.
9. A temporary insurance contract that provides proof of coverage until you receive a permanent policy.
12. A form of insurance that covers a policyholder's belongings against perils. It also provides personal liability coverage and additional living expenses.
13. Refers to the number of insurance claims previously filed by a policyholder.
14. A specific risk or cause of loss covered by an insurance policy, such as a fire, windstorm, flood, or theft.
16. Money placed in the hands of a third party until specified conditions are met.
17. Physical damage to property.
18. The portion of a policy premium that has been used to actually buy coverage, or that the insurance company has "earned."

Down

1. A person who makes an insurance claim.
3. A written agreement attached to a policy expanding or limiting the benefits otherwise payable under the policy.
5. Insurers, such as assigned risk plans and the Texas FAIR Plan, that exist to provide coverage for those who cannot get it in the standard market.
6. An individual employed by an insurer to evaluate losses and settle policyholder claims.
7. A claim filed against another person's insurance policy.
8. Decrease in the value of property over time due to use or wear and tear.
10. A claim filed by an insured against his or her own insurance policy.
11. An evaluation of a home insurance property claim by an authorized person to determine property value or damaged property value.
15. A provision in an insurance policy that denies coverage for certain perils, people, property, or locations.

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