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HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES



# INSURANCE 101: DEFINITION OF BASIC INSURANCE TERMS

## CLAIM

An insurance claim is when you make a request to your insurance company to pay you after a loss. If your insurance company validates the claim, you'll be issued a payment.

## POLICY PERIOD

The time your policy is in force, from the effective date to the expiration date.

## POLICYHOLDER

The person who applied for, pays for and is issued the insurance policy.

## COVERAGE

The protection against financial loss provided by an insurance contract.

## POLICY

A formal written contract of insurance.

## PREMIUM

The amount of money an insurance company charges to provide coverage.

## RIDER

An insurance policy provision that adds benefits to or amends the terms of a basic insurance policy.

# 1 Basic Insurance State

**CH Cherryholmes**



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