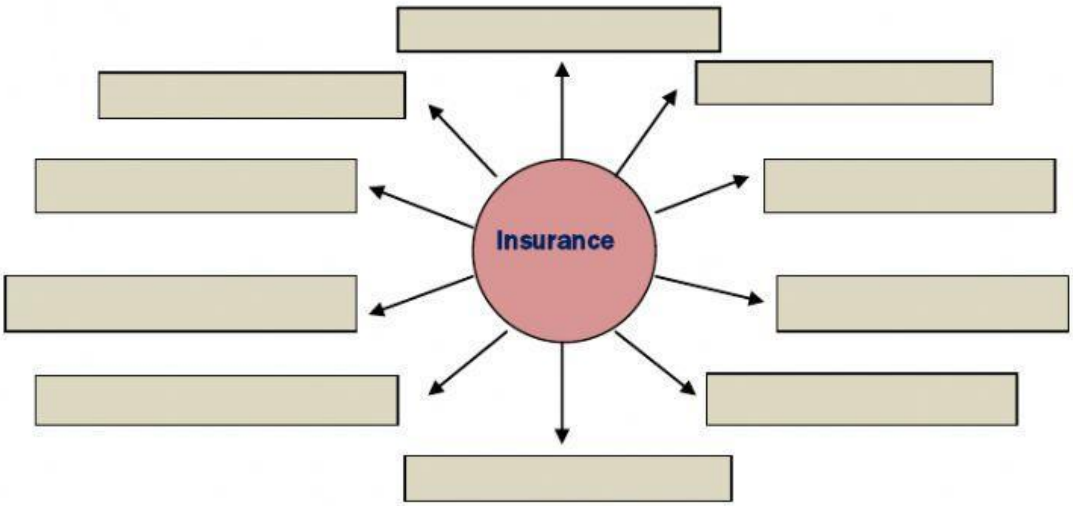
VEHICLE INSURANCE

I. Evocation.

1. Task: spend one minute writing down all of the different words you associate with the word **"INSURANCE"**; share your words with your partner(s) and talk about them.



2. What's the most important to insure?

Task: complete the table, share with your partner(s).

What	Why?
Health	
Car	
Home	
Holiday / Travel	
Possessions	
Loss of job	

II. Realization.

3. Task: brainstorm 3 questions you want to ask about vehicle insurance. Share with your partner.

4. Task: read the text. **Have you found the answers on your questions?** Share with your colleagues.

The cost of even a small repair makes car insurance nice to have. When we start adding in the medical expenses that can go with a car accident, insurance becomes downright necessary. In many countries, insurance is even a legal requirement before you can drive your car out on the road. But a wide variety of options are available when it comes to insurance — there are actually seven different types of car insurance you can choose from in most cases — and it can be difficult to

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decide just what type of auto insurance is the best choice for you, your vehicle and your budget. Here is a list of the seven types and what you need to know about each one.

Liability Insurance. In the event that you are in a car accident and the police decide it is your fault, liability insurance covers the cost of repairing any property damaged in the crash (such as cars or buildings), as well as the medical bills from resulting injuries.

A Collision Insurance policy makes it so that someone else — your insurer — will pay for the repairs to your car. If your car is totaled in an accident, a collision insurance policy will pay out the value of your car.

Comprehensive Insurance covers weather damage, theft, an animal collision etc.

Uninsured Motorist Protection covers damage by an uninsured motorist. Even if a driver doesn't have enough insurance to cover damages during an accident, he will still have an obligation to cover the costs out of pocket.

Medical/Personal-Injury Protection. No matter who is at fault, such protection will cover your medical bills along with those of your passengers.

No-Fault Insurance. This option covers injuries and property damage, no matter who is ultimately responsible for a given accident.

Gap Insurance. It's meant for drivers who still owe money on their cars and need to pay off the vehicle if it is totaled in an accident.

5. Task: practice the topical vocabulary from the previous text; fill in the gaps with the words and word combinations from the box.

property damage insurance	hold off on	coverage	comprehensive insurance	quote
passengers	vandalism	assume	run into	medical payments insurance	in the case of theft
uninsured motorist insurance	liability insurance	accident	collision insurance	damage

Agent: Hello, Krashit Insurance.
Jackie: Hi, I wanted to get a 1) _____ for car insurance.
Agent: Sure, I can help you with that. I 2) _____ you want 3) _____, but what other 4) _____ would you like to get?
Jackie: Umm…I'm not sure. This is my first car.
Agent: In that case, let me make a few suggestions. You'll definitely want 5) _____. It pays to fix your car if you hit another car or 6) _____ something.
Jackie: Okay, sure, I want that.
Agent: You'll also want 7) _____. It pays for 8) _____ to your car.
Jackie: How's it different from collision insurance?
Agent: Well, it pays for damage to your car that's not a result of an 9) _____, like 10) _____, weather damage, or 11) _____.
Jackie: Okay, I want that, too.
Agent: You'll want 12) _____ to pay for damage you cause to someone else's property. On top of that, you'll want 13) _____ in case the other driver doesn't have insurance or doesn't have enough insurance to pay for the damage to your car.
Jackie: Umm…I guess I'll take that, too.
Agent: And I don't think you can do without 14) _____. It pays for your medical bills and those of your 15) _____ in case of an accident. Should I get you a quote for all of this coverage?
Jackie: Why don't you 16) _____ that? I'm not sure how I'm going to pay for all that and buy gas, too!

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6. Task: say **what types of car insurance are adopted in your native country?**

7. Task: match the synonyms.

1. sex	**a. inequality**
2 comply with	**b. drop**
3. analysts	**c. gender**
4. jump	**d. angry**
5. fall	**e. opposites**
6. discrimination	**f. follow**
7. up in arms	**g. increase**
8. stupidity	**h. greet**
9. counterparts	**i. experts**
10.welcome	**j. foolishness**

8. Task: match the parts of the phrases.

1. turned on	**a. to have accidents**
2 paid insurance premiums	**b. premiums**
3. far more likely	**c. as much as 40 per cent**
4. comply with	**d. discrimination**
5. could jump by	**e. in arms**
6. gender	**f. bracket**
7. insurance companies are up	**g. its head**
8. those in the 17-26 age	**h. on women**
9. higher	**i. based on their sex**
10.a gender tax	**j. the new ruling**

9. Task: while reading the text pay attention on the new collocations and synonyms usage.

British Car Insurance Gender Inequality Ends

Britain's system of car insurance has been turned on its head by the European Court of Justice. For decades, British motorists have paid insurance premiums based on their sex. The rationale for this was that men were far more likely to have accidents than women, and the average repair bill for men was higher. Britain's insurance industry has until December 2012 to comply with the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young female drivers aged between 17 and 26 are likely to be hit hardest. Industry analysts claim their premiums could jump by as much as 40 per cent. It's good news for men as they will see their rates fall by 10 per cent.

The insurance ruling was designed to end what the court saw as gender discrimination in Britain's car insurance industry. However, many insurance companies are up in arms at the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially those in the 17-26 age bracket, cause the most accidents and are therefore a higher risk. In all other areas of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause less serious accidents and make less expensive claims than their male counterparts" and called the ruling a "gender tax on women". Another site, GoCompare.com, said: "Few drivers will welcome this ruling."

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10. Task: guess if a–h below are **TRUE** or **FALSE**.

a. A British court said women must pay the same car insurance as men.	**TRUE**	**FALSE**
b. U.K. men have always paid higher insurance premiums than women.	**TRUE**	**FALSE**
c. The recent ruling is unlikely to be welcomed by British women.	**TRUE**	**FALSE**
d. Male motorists will now have to pay up to 40% more for car insurance.	**TRUE**	**FALSE**
e. The court passed the ruling to end sexual discrimination against men.	**TRUE**	**FALSE**
f. Insurance companies in Britain believe the new system is much fairer.	**TRUE**	**FALSE**
g. Men in their late teens and early twenties are the highest risk drivers.	**TRUE**	**FALSE**
h. A website said the new insurance premium is a tax on women.	**TRUE**	**FALSE**

III. Reflection.

11. Task A: brainstorm a list of occasions when women can be involved in an accident more often than men.

Task B: Create a **"battle of arguments"**.

Men are better drivers	Women are better drivers

IV. Extension.

12. Task: name in brief the **advantages of vehicle insurance**.

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