INSURANCE



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1G87-B1LC-64A

1 Warm up

Complete the questions with the vocabulary from the list. Then in pairs, answer the questions.

insurance (n) insured (adj.) insurer (n) insure (v)

1. In what situations do you need _____?
2. Do you have any possessions that are _____? Which ones?
3. Which is the most popular _____ in your country?
4. What possessions or situations do you think you will need to _____ in the future?

2 Focus on vocabulary

Part A: Match the vocabulary to the definitions.

1.	claim (n)	a.	physical harm that happens to something making it less attractive or not work as well
2.	no-fault (adj.)	b.	a request for money that you believe that you should have
3.	deductible (n)	c.	being legally responsible for paying the cost of something
4.	premium (n)	d.	a regular payment of money to an insurance company
5.	cover (n)	e.	the possibility that something bad will happen in the future
6.	liable (adj.)	f.	the protection given by an insurance company if something goes wrong
7.	risk (n)	g.	not saying who is responsible for a situation or an accident
8.	damage (n)	h.	an amount of money that the customer has to pay

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Part B: Now complete the following sentences with a part of speech from the same word family as the Part A word in brackets.

1. My father _____ $2000 of damages after his car was hit by a cow that ran into the road. **(claim)**
2. It's a very valuable watch so you can't _____ him for taking out insurance on it. **(no-fault)**
3. After 10 years of having no accidents, the insurance company made a _____ of 10% from the insurance premiums my mother had to pay. **(deductible)**
4. Although I've been driving it for five years now, the car is still in _____ condition. **(premium)**
5. Our vacation insurance gives us _____ for everything except for water sports which I don't think we will need. **(cover)**
6. The driver who hit my car has accepted _____ for the accident, so his insurance should pay for the repairs. **(liable)**
7. Playing rugby is quite _____ which is why the premiums for your insurance are so high. **(risk)**
8. Your health insurance is much more expensive because of the _____ effects of smoking. You really should give up. **(damage)**

3 Vocabulary in action

Complete the phone conversation with the vocabulary from Part A. You will not need all of the words. Then listen to the conversation to check your answers.

Insurance agent: Good morning, Taylor Insurance, How can I help you today?

Customer: Good morning, I'm calling to make a _____[1]. My car was in an accident yesterday.

Insurance agent: I'm sorry to hear that, sir. Is everyone OK?

Customer: Oh, yes. Fortunately, nobody was in the car at the time. My neighbor reversed into the car when they were coming out of their driveway. But there's some _____[2] to the driver's door. I was parked on the opposite side of the road.

Insurance agent: OK, well I'm glad no one was hurt. So, it's a _____[3] claim. Can I have your policy number, please?

Customer: Yes. The number is B682-1935. This won't affect my monthly _____[4], will it?

Insurance agent: No, sir. In a situation where someone else is _____[5] for the accident, it will not affect your payments. However, if there is a _____[6] to your car where you currently park it, I would strongly suggest that you find a safer place to put it.

Customer: I was in a parking space, but yes, I understand. I will avoid using that one in future.

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4 Listening for gist

Listen to three conversations and decide if the customer was at fault (AF) or not at fault (NAF).

1. Conversation 1 : _____
2. Conversation 2 : _____
3. Conversation 3 : _____

5 Listening comprehension

Listen to the three conversations and answer the questions by putting a tick (✓) in the correct box.

In which conversation	1	2	3
1. was there damage to furniture?			
2. was a problem caused by a pet?			
3. were they discussing possessions being stolen?			
4. were items burned?			
5. does the customer not have proof of the cost of an item they want to claim for?			
6. is it possible that a deductible will have to be paid?			
7. was the damage caused by water?			
8. is an official document needed for the claim?			

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