

4

Are you insured?

Coverage of Literacy Curriculum

Practise listening and speaking

- Listen and identify relevant information from explanations or presentations on a range of topics SLIr/L2.1
- Listen to, understand and follow lengthy or multi-step explanations and narratives on a range of topics and in a range of contexts SLIr/L2.2
- Respond to detailed or extended questions on a range of topics SLIr/L2.3
- Make requests and ask questions to obtain detailed information in familiar and unfamiliar contexts SLc/L2.2
- Express clearly statements of fact, explanations, instructions, accounts, descriptions, using appropriate structure style and vocabulary SLc/L2.3
- Present information and ideas in a logical sequence and provide detail and development to clarify or confirm understanding SLc/L2.4

Practise reading and writing

- Trace and understanding the main events of continuous descriptive, explanatory and persuasive text Rt/L2.1
- Summarise information from longer documents Rt/L2.8
- Use implicit and explicit grammatical knowledge, along with own knowledge and experience of the context, to help follow meaning and judge the purpose of different types of text Rs/L2.1
- Use punctuation to help interpret the meaning and purpose of text Rs/L2.2
- Read and understand technical vocabulary Rw/L2.1
- Use reference material to find the meaning of unfamiliar words Rw/L2.2
- Recognise and understand vocabulary associated with texts of different levels of accessibility, formality, complexity and of different purpose Rw/L2.3
- Plan and draft writing Wt/L2.1
- Judge how much to write and the level of detail to include Wt/L2.2
- Present information or ideas in a logical or persuasive sequence, using paragraphs where appropriate Wt/L2.3
- Use format and structure to organise writing for different purposes Wt/L2.4
- Use formal and informal language appropriate to purpose and audience Wt/L2.5
- Proof-read and revise writing for accuracy and meaning Wt/L2.7
- Construct complex sentences Ws/L2.1
- Use pronouns so that their meaning is clear Ws/L2.3
- Punctuate sentences correctly, and use punctuation correctly (e.g. commas apostrophes, inverted commas) Ws/L2.4
- Spell correctly words used most often in work, studies and daily life, including familiar technical words Ww/L2.1
- Produce legible text Ww/L2.2

Key functions

- Listening and extracting the main points from informal and formal accounts
- Giving an oral account and explanation and responding to questions and criticisms
- Reading, understanding, summarising and making use of the main points from a formal document
- Identifying and using features of formal and informal text
- Writing a report in support of an insurance claim
- Exercises to practise active / passive and first, second and third person (help)
- Exercise to practise complex sentences (help)
- Informal texts (extension)
- Copies of Photocopy 2 (page 68)
- Practice examples of phrases and clauses
- Video clip of a speaker responding to difficult questions and criticism
- Pre-prepared role-play exercises
- Laminated sentences (help)
- Insurance claim scenarios (help)
- A list of words with prefixes (help and extension)

Key grammar

- Recognising and using active and passive forms of the verb
- Recognising and differentiating between the first, second and third person in a text
- Understanding the terms clause and phrase
- Understanding how information is added to a sentence through additional clauses
- Consolidating the use of the comma in separating clauses and phrases

Resources to support this unit

- Stereo system and headphones
- Video recording equipment
- Class set of dictionaries
- Access to computers
- Highlighter pens
- Flipchart and coloured markers

Materials preparation

- Audio clips 1–4
- Pre-prepared audio clip of an insurance agent's presentation (extension)
- Pre-prepared list of questions and role cards (help)
- Examples of other formal documents (optional)
- A list of technical / business words and sentences (help and extension)
- Copies of Photocopy 1 (page 67)
- Copies of a double spread from a telephone directory (e.g. *Yellow Pages*) showing insurance adverts
- Examples of insurance policy documents
- Video clip of a training session
- Examples of agreements such as service plans, guarantees etc. (extension)

Page 1

Unit aims

To begin

- Clarify the content, purpose, objectives and outcomes of the unit.
- Show how the core curriculum skills for each page are itemised on each page of the learner's material.
- Demonstrate how the core curriculum skills represent progression from Level 1 and reflect the ILP.

Specific to this unit

- Introduce the idea of insurance and its purpose.
- Elicit learners' experiences of insurance schemes and claims.
- Discuss the problems encountered with insurance schemes and claims.
- Focus on examples of formal text.
- Focus on the concept of small print.
- Discuss the literacy skills demanded when buying insurance or making a claim.
- Ensure that this opening discussion is kept short and to the point. The purpose is to focus on the unit topic and to engage the learners in the process of reading and writing in a formal situation.

Pages 2 and 3

Insurance schemes

Materials

- Audio clips 1, 2 and 3
- Pre-prepared audio clip of an insurance agent's presentation (extension)
- Pre-prepared list of questions and role cards (help)
- Examples of other formal documents (optional)

Rationale

- To listen for the main points of a presentation
- To listen to and follow a narrative
- To plan and ask questions in an unfamiliar context

Activity A *Listening and speaking*

- Refer learners to audioscript 1.
- Play audio clip 1, allowing learners to follow the script.
- Discuss the events described in Colin's story and the likely advantages of his having taken out insurance.
- Itemise the main points with the group and record them on the board.
- Encourage learners to talk about any of their own experiences which relate to Colin's story, e.g. events in their own lives where insurance would have been advisable or insurance claims were made.

Activity B *Listening and speaking*

Pre-task

- Discuss ways of finding out about insurance with the group e.g. insurance agents, insurance brokers, *Yellow Pages*, friends, advertising on television, radio, casual mail deliveries etc.
- Prepare learners to meet specialist words and phrases in the insurance business. In particular, introduce the terms 'excess' and 'annual premium' and discuss their meanings.
- Take account of those learners who feel they do not need insurance and will never do so.
- Focus on insurance that is compulsory, such as car insurance for car owners, insurance for landlords, and buildings insurance. Provide examples of other types of formal documents and emphasise the need for all adults to be prepared to read and write texts in a formal situation.

Task

- Play audio clip 2.
- Discuss the agent's presentation with the learners, using prompt questions such as:
 - What does the agent want Colin to do? (Ensure understanding of the agent's intention to sell)
 - How does he try to persuade him? (Focus on sales techniques, e.g. saying that he tells the whole story while other agents don't)
 - What kind of information does he give? (Don't expect learners to remember much in detail but ensure recognition of the points covered / not covered, the effects on the annual premium and on payout for a claim,)

- Divide learners into pairs.
- Ask learners to discuss the kind of things that Colin needed to remember in detail (i.e. the kinds of things that they could not remember in the previous discussion).
- Direct learners to the sample question in the learner's material and give them ideas for possible headings or questions under which to make notes.
- Ask learners to prepare their questions / headings.

Help

- Replay the audio clip to help learners who have not grasped the overall purpose of the piece.
- Stop the audio clip at key points and talk about what is revealed by the speaker, e.g. after he says, 'You'll find that most insurance agents are slow to tell you about these.'
- Stop and discuss what is implied in this statement.



Activity C *Listening and writing*

Pre-task

- Illustrate ways of writing answers / notes once the learners have completed their headings or questions.
- Ensure understanding of the need to take down the key points.
- Recap as necessary on note-taking skills from Level 1 or other units at Level 2.

Task

- Replay audio clip 2.
- Ask learners to listen and take notes under their headings / questions.

Help

- Replay the audio clip as necessary for learners to take notes.
- Discuss with them the kinds of words and phrases that trigger the main points, e.g. 'As with all insurance companies there are conditions...' introduces some of the points that would be in the small print.
- Stop the audio clip at key points to discuss what learners have heard.



Activity D

Listening

Pre-task

- Recap on learners' experiences of other kinds of insurance.
- Explain that the agent will want to maximise the sales potential of this meeting and will introduce other kinds of insurance.

Task

- Play audio clip 3.
- Ask learners to listen and take notes.
- Discuss their findings.
- Check their knowledge and understanding of each kind of insurance mentioned.
- Ask them to select the kinds of insurance that might be of interest to them.

Help

- Replay the audio clip as necessary for learners to hear the different kinds of insurance mentioned.

Extension

- Prepare an audio clip of an agent giving details of another form of insurance, such as car or travel insurance.
- Tell learners what the agent will speak about and ask them to prepare questions about details they need to know.
- Play the audio clip and ask learners to note down the information as they listen. Discuss their findings, using trigger questions such as:
 - What was useful in the talk?
 - What information was missing?
 - How easy was it to note down all the details required?

Activity E

Speaking

Task

- Prepare learners to choose one of the schemes listed.
- In pairs and using their notes of questions on contents insurance, ask them to devise questions to ask an agent about another scheme. Learners should find out as much as they can about the scheme.

Help

- Talk with learners in their pairs about the details they need to know.
- Provide a range of questions, some of which will be relevant and some not.
- Ask learners to check through the questions that you have given them and to pick out those which will elicit the necessary information.
- Talk about why these questions will be helpful.
- Ask them to add any more of their own in the light of the discussion.

Extension

- Learners can review the activity and see which questions helped them to get the information they wanted. Where questions did not gather enough information, discuss how the questions could be adapted.

Activity F

Speaking

Pre-task

- Discuss with learners the kind of information that should be given by the agent.
- Record on the board some possible answers.
- Talk about the kinds of answers an agent might give when asked how much the premium will be.
- Ensure understanding that the premium will depend on a number of factors.
- List some of these, such as extent of cover, age of items insured, age and insurance record of person insured etc.

Task

- Ask learners to take turns in their pairs to role-play the agent and client, using their questions and the information they have gathered from the agent's talk and from the group notes listed on the board.
- Discuss their findings. Compile a list of model questions to ask an agent with the group.

Help

- Choose one insurance scheme.
- Prepare role cards for the agent with key answers listed.
- Discuss the content of the role cards with the learners before role play.

Extension

- Ask learners to choose a form of insurance that genuinely interests them.
- Prepare them to telephone or visit a real-life insurance broker or agent with their prepared questions.
- Encourage them to carry out the real-life task. Discuss their findings and compare results.

Pages 4 and 5 Insurance policies

Materials

- Highlighters
- Dictionaries
- Technical / business words and sentences (help and extension)

Rationale

- To read and understand technical or business terms often found in insurance terminology
- To understand how certain words introduce additional points of information

Activity A

Reading

Pre-task

- Elicit learners' experience of reading policy documents and discuss any difficulties they have found.
- Bring out examples of difficult words, long sentences, boring bits and small print.
- Talk about other examples of formal texts such as legal contracts or leaflets about benefits or income tax.
- Display some examples if you have them.
- Stress that finding the meaning of key words before they start to read is helpful.

Task

- Direct learners to the sentences in the learner materials.
- Explain that the purpose of the exercise is to pick out key words and phrases that are often found in insurance documents.
- Explain that they should pick out and highlight at least one word or group of words from each

sentence which, from the context, appears to be related to insurance.

- Ask learners to highlight other words that are unfamiliar.

Help

- Help those who pick out more than two words or phrases per sentence to use reading strategies to decode and decipher where possible.
- See Activity C in this sub-section for reading strategies.
- Revise reading strategies from Level 1 and encourage learners to practise reading and making sense of the sentences, even though they may still be uncertain about the meaning of specific insurance-related terms.

Extension

- Learners can look up related words in a thesaurus to increase their vocabulary and help their understanding.

Activity B

Reading

Task

- Ask learners to study the example given. Use this opportunity to practise the use of the suffixes '-ance' and '-ence'. Ask learners to work out the sense of any new words from the context and to discuss their ideas with another person.
- Ask learners to write down a definition for each. They may want to do this on a separate sheet of paper at first.
- Encourage everyone to write down a definition even if they are unsure or even if they know all the words, in which case you can challenge them to produce a definition worthy of the dictionary.
- Pool findings and agree on the meanings.
- Ask learners to check the agreed meanings in their dictionary.

Help

- Revise dictionary use as necessary.
- Provide examples of technical / business terms with their definitions. Ask learners to group them into subject-related areas. For instance, you could offer words related to law courts,

computers or the Benefits Agency.

- Ask learners to choose a subject they know well and to produce a list of technical terms.
- Ask learners to swap words with another person and to guess what subject is represented by the words.

Extension

- Provide a series of sentences that contain technical / business terms for two or three other scenarios. Ask learners to work out the likely meanings.
- Encourage learners to be daring and to make up extravagant definitions if they wish.
- Ask learners to look up the correct definition and to play a game with the group whereby the real and imagined definitions are presented, and the rest of the group has to decide which is correct.

Activity C

Reading

Task

- Direct learners to the opening paragraph of the policy document.
- Ask them to read and make sure they understand the words and the overall sense.
- Recap as necessary on reading and decoding strategies.
- For this and other activities in the unit, use **reading strategies** such as:
 - skimming for main points
 - breaking into sentences or paragraphs
 - whole word recognition
 - phonic knowledge
 - breaking into syllables
 - working out from context and from grammatical function
 - relating to other similar known words
 - using dictionaries.
- Ensure learners understand that the passage gives them details of what will and will not be paid for.
- Talk about the importance of understanding not only what is covered by a policy but what is not covered.
- Explain that what is not covered often appears in the small print. In this case, it is integrated into the text and needs to be extracted.
- Ask learners to look at the first sentence and to

locate at what point the information about what is not insured is given.

- Focus on the word 'but' as a word that signifies exceptions.
- Ask learners to look through the passage and to check the uses of 'but' and 'if'.
- Demonstrate how long sentences can be broken up into shorter, more manageable parts by marking off sections introduced by words like 'but', 'if' or 'unless'.

Pages 6 and 7 Which policy?

Materials

- Audio clip 4
- Flipchart and coloured markers
- Photocopies of policy document (Photocopy 1, page 67)
- Copies of double spread from *Yellow Pages*, showing insurance adverts
- Examples of insurance policy documents
- Video clip of a training session
- Pre-prepared scenario (extension)
- Pre-prepared plan for a talk (help)
- Examples of agreements such as service plans, guarantees etc. (extension)

Rationale

- To read and summarise the main points of a document
- To gather information from detailed reading
- To present a talk, giving an explanation and inviting and responding to questions

Activity A

Task

- Hand out photocopies of the policy document (Photocopy 1)
- Ask learners to read the whole document.
- Discuss with them the nature of the information in the document.
- Ensure that learners appreciate the need to 'unpick' the text to establish what is covered and what is not covered. Ask learners to pick out the information as detailed in the task and to discuss their findings.

Help

- Go through a section of the insurance policy with individual learners, using reading strategies and a dictionary until the learner fully understands the passage.
- Advise learners to work through the whole text using this strategy before starting on the activity.

Activity B

Reading

Pre-task

- Talk about the best ways of noting down the main information from the policy document.
- Take account of learner suggestions and acknowledge that they may have different preferred methods of noting down main points.
- Recap as necessary on note-taking skills.
- Focus on the uses of bullet points and discuss learners, experience of them.

Task

- Direct learners to the example of windscreen damage notes.
- Ask learners to read the points carefully and to read the sentences for completion.
- Discuss the kind of information needed after the linking word in each case. For instance, the word 'but' in the first sentence introduces a statement about what will not be repaired. Ask learners to complete the task.

Extension

- Advise learners to look at their own contracts for mobile phones etc. and see what is covered and what is not covered in the event of a loss.

Reading

Help

- Provide examples of statements that contain the words 'but', 'unless' or 'if'.
- Relate them to learners' own lives and interests.
- Ask learners to extract the information and to note it in bullet-pointed columns.
- Talk about the uses of the three linking words.
- Practise more sentences until the learners can sort the information easily into columns.

Activity C *Listening, reading and writing*

Task

- Play audio clip 4 and ask learners to follow the text.
- Talk about each character's requirements for insurance cover.
- Note them down on a flipchart and display the results.
- Make the displays colourful or draw an artist's impression of each character to bring the exercise to life (a learner may be able to help you with this).
- When learners are familiar with the characters and their requirements for cover, direct them to the policy text (Photocopy 1) and ask them to pick out the relevant information and to present it in bullet-point form.

Extension

- Provide at least one other scenario and a different insurance policy, such as life or travel insurance.
- Ask learners to repeat the exercise using the new material and to pool and discuss their findings.

Help

- Play the audio clip for Samir and talk about his requirements for cover.
- Ask learners to take notes of his requirements and to share their notes with the group.
- Display a composite list on the flipchart and discuss the likelihood of cover for items such as the dog and the rug.
- Ensure understanding of the term 'standard cover'.
- Direct learners to the policy text and ask them to find relevant information about standard cover and about pets and items that are already damaged.
- Pool the information found and compile a bullet-pointed list on the flipchart.
- Repeat as necessary for the other characters.

Activity D *Reading and speaking*

Pre-task

- Explain that it is usually necessary to explore a number of insurance schemes before deciding on which one to buy.
- Give out examples of other kinds of policies.
- Ask learners to volunteer possible points of comparison between schemes, such as annual premium, extent of cover, excess, safety requirements etc.
- Ask learners to suggest ways of finding different schemes e.g. from the *Yellow Pages*, through a broker, on the Internet, through friends or relatives etc.
- Revise scanning techniques from Level 1 as necessary.

Task

- Give out photocopies of a double spread from *Yellow Pages*.
- Ask learners to scan the adverts for relevant details and to compile a class list of textual features and details to help them select the most appropriate ones for them.

Extension

- Learners could telephone their selected insurance broker and ask for information on the policies they offer.

Help

- Learners can take one advertisement and note down what attracts them to find out more about the insurance schemes on offer from a particular company.

Activity E *Reading and writing*

Pre-task

- Direct learners to their list of different kinds of insurance taken from the agent's taped presentation.
- Ask learners to choose three schemes that interest them.
- Ask learners to think of questions they would need to ask about the schemes before deciding whether to buy.

Task

- Choose one kind of insurance for class demonstration.
- Talk about the kinds of details that would be needed before buying.
- Ask learners to volunteer ideas.
- Note the points on the board. Ask learners to volunteer questions to elicit the necessary details.
- Display a list of agreed questions.
- Divide into pairs and allocate one different kind of insurance to each pair.
- Ask learners to talk about the details they would need before buying into a scheme and to note these down.
- Ask them to compose questions, using those displayed on the wall to help them.

Activity F

Speaking

Pre-task

- Recap on important ground rules for speaking to the class, such as volume, pace and clarity. Refer to speaking activities from Level 1 or other units at Level 2.
- If possible, play a video clip of a training session in which the speaker demonstrates how to speak clearly and to interact with the audience.
- Discuss the order of points in the talk.
- Pick out examples of linking words which put two sides of an argument or which express limitation.
- Talk about the points at which the speaker says 'Does everyone understand? Are there any questions?'
- Prepare some ground rules for the learners to use in their own talk.

Task

- Ask learners to choose one form of insurance each and to prepare to talk for the class about what they must consider before subscribing to the scheme.
- Ask learners to use the questions they have compiled as prompts. Ask them to concentrate on planning:
 - an introduction about the scheme and why they have chosen it
 - the order of their points, using their questions to guide them

- appropriate linking words and phrases, such as 'first of all', 'secondly', 'next', 'lastly' etc.
- prompts, such as prompt cards used at Level 1
- a few sentences for each point, using the necessary connectives, such as 'if', 'but' etc.
- vocabulary – precise technical or business terms
- points at which they may invite questions
- a conclusion.
- Ask learners to deliver their talks and to invite and answer questions.
- Discuss the outcomes.
- Ask them to prepare their own ground rules for giving a talk and answering questions.

Extension

- Ask learners to read, take notes, prepare and deliver another talk about a formal agreement other than insurance, such as a guarantee or service agreement.
- Provide examples for their use.

Help

- Give out a pre-prepared plan for a talk on the insurance scheme you chose for demonstration in the last activity.
- Ask learners to plan their own talk, using your plan as a model.
- Invite learners to give a talk from their own plan or from the one you have prepared.
- Ask learners to talk to each point in turn, stopping between points to discuss presentation, audibility, clarity, expression etc. with the group.
- Encourage learners to incorporate improvements point by point as they progress through the talk.

Pages 8, 9 and 10

Formal language

Materials

- Exercises to practise active / passive and first, second and third person (help)
- Exercise to practise complex sentences (help)
- Informal text (extension)

Rationale

- To recognise and use formal language features
- To recognise and use the active and passive voice
- To recognise and use the first, second and third person
- To understand how subordinate and coordinate clauses add information to a sentence
- To recognise and use appropriate connectives to introduce clauses

Activity A

Reading

Pre-task

- Discuss learners' understanding of formal and informal language.
- Encourage learners to volunteer types of formal text they might encounter in everyday life.
- Recap formal and informal language characteristics for learners, using a range of prepared examples.

Task

- Direct learners to the two passages in their material.
- Discuss the formality / informality of each.
- Talk about the occasions when formal text is required.
- Pick out the language features, including long, complex sentences, the active / passive voice, the first, second or third person, the technical language etc.

Help

- Learners who are unsure could be paired with more confident learners for this activity.

Activity B

Reading

Pre-task

- Introduce the active / passive voice, using a range of examples.
- Ensure understanding of the term 'past participle', using regular and irregular examples.

Task

- Ask learners to complete the task.

Activity C

Reading

Task

- Ask learners to complete the task, using the grammar tip box and your own introduction to help them.

Help

- Provide a series of pre-prepared sentences in which the learners have to:
 - identify the verb
 - change from active to passive or from passive to active
 - include some of the irregular past participles given as examples.

Activity D

Reading and writing

Pre-task

- Refer back to some of the features of formal text picked out in discussion with the learners.
- Focus on the first, second or third person and on the length of sentences.
- Revise terminology such as subject and verb and illustrate with examples of first, second and third person.

Task

- Ask learners to read the sentences and to compare them in the light of the features you have discussed.
- Direct learners to the task.

Help

- Provide a series of long sentences, which may be related to the learners' own lives and interests, and work with learners to break them down into shorter sentences.
- Provide a series of sentences in the third person.
- Ask learners to highlight the third person in each case.
- Work with them to change the sentences from third to first and second person.

Activity E

Reading

Pre-task

- Introduce the term 'clause'.
- Provide and discuss examples of a main clause, coordinate clauses joined by 'and' etc. and subordinate clauses which are introduced by connectives or linking words, such as 'although', 'because', 'if' etc.

Task

- Refer learners back to the policy extract and direct them to find examples of long sentences and to identify any linking words which introduce additional clauses.
- Ask them to look at the sentences given and to supply the appropriate linking words.

Extension

- Provide an informal, direct report and ask the learners to make it more formal by rewriting in the third person, using the passive voice where possible and writing in extended sentences.

Help

- Provide a series of revision sentences in which learners identify the verbs. Discuss the results to ensure understanding.
- Encourage learners to identify the main clause in each case.
- Provide another series of sentences in which learners, in pairs, identify the main clause and then identify additional clauses. Discuss the results.
- Provide a series of main clauses with a list of linking words.
- Talk about each sentence and ask learners to suggest information which could be added.
- Direct them, in pairs, to add clauses to the existing main clauses. Encourage them to compete to see who can create the longest sentence with the most clauses.

Pages 11 and 12 Making a claim

Materials

- Copies of Colin's report in support of his claim (Photocopy 2, page 68)
- A flipchart
- Practice examples of phrases and clauses
- Dictionaries
- Video clip of a speaker responding to difficult questions and criticism
- Pre-prepared role-play exercises
- Laminated sentences (help)
- Insurance claim scenarios (help)

Rationale

- To respond to oral questions
- To recognise and use where appropriate active and passive voice
- To use commas where appropriate
- To use appropriate pronouns

Activity A *Listening and speaking*

Pre-task

- Recap the use of pronouns – to refer to nouns, to avoid having to repeat the noun each time.
- As a group ask learners to list all the personal pronouns they know and record them on the board.
- Prepare some sample sentences in which it is not always clear to what or to whom the pronoun refers. Correct as a group activity. Stress to learners the importance of checking during proof-reading that it is always clear who or what the pronouns are referring to.
- Recap for learners that pronouns link to the first, second, and third person, singular and plural, and subject / verb agreement. Prepare some OHTs of incorrect pronoun or subject/ verb agreement to correct as a group activity

Task

- Discuss learners' experiences of making an insurance claim.
- Talk about the stages in the process.
- Exhibit an example of a claim form.
- Discuss the main points Colin would need to address.

- Ask learners to make notes either individually or as a class list on the board or flipchart.

Activity B *Reading and speaking*

Task

- Hand out copies of Colin's report (Photocopy 2).
- Ask learners to read it and then to listen to Colin's story or to read the script again.
- Ask them to compare the two versions and to identify the different features of the report, such as the order of the text, the planned paragraphs, the lack of personal subjective comment, the care in tone and style etc.
- From their discussion, ask learners to compile a list of guiding principles for writing a report like Colin's.
- Display the rules on a flipchart.

Help

- Learners may benefit from working through Colin's story and the script with a tutor to ensure complete understanding before the group discussion.

Activity C *Reading*

Pre-task

- Revise paragraphs and paragraph topic headings as necessary.

Task

- Divide learners into pairs.
- Ask the pairs to give a heading to each paragraph in Colin's report and then to find the language and textual features listed.

Activity D *Reading and writing*

Pre-task

- Recap on the purposes of punctuation.
- Revise work already done on the use of the comma and the misuse of the comma when substituted for a full stop.
- Introduce the term 'phrase' and demonstrate the difference between a 'phrase' and a 'clause'.
- Give practice examples to differentiate the two.

Task

- Ensure understanding of the uses of the comma in these contexts.
- Encourage learners to practise reading sentences with words separated by commas and then with the separated words removed.
- Show them how subordinate clauses or phrases marked off by commas can often be removed from a sentence and how the sentence still makes sense.
- Encourage learners to check their own use of the comma with this test.
- Ask learners to supply commas in the given exercise.

Help

- Provide enlarged, laminated copies of a few long, complex sentences incorporating phrases as well as subordinate clauses.
- Divide learners into pairs.
- Ask one from each pair to use a marker pen to enter commas.
- Ask the other one of the pair to read the sentence aloud with the new commas and to decide whether it makes sense and if the words separated by commas could be removed without jeopardising the sense.
- Ask the pair to try different positions for the commas until they find a satisfactory place for them.
- Ask the pair to swap roles for the next sentence.
- Check their results and discuss with the whole group.

Activity E *Reading and speaking*

Task

- Direct learners to read the policy document and Colin's report. Ask learners to highlight the pronouns used in each case. Discuss with learners the pronouns used most often in the policy and the difference with the pronouns used by Colin in his report.
- Stress again the importance of consistency when using pronouns and that it should always be clear who or what the pronoun refers to.

Pages 13 and 14

Writing a report

Materials

- Colin's story and report for reference
- Policy extracts for reference
- Writing frame

Rationale

- To write a report in support of an insurance claim
- To use commas and pronouns where appropriate
- To proof-read and edit
- To prepare a clearly presented final version

Activity A

Writing

- Divide learners into pairs.
- Ask learners to make up their own scenario in which a person experiences loss or damage through fire, theft, storms, flooding, vandalism, riot etc.
- Encourage learners to use real experiences and to add a few extra twists like the theft in Colin's fire.
- Ask learners to note down the main points and then to discuss them with the group.
- Add to and embellish the stories with the group.
- When the story is finalised, ask learners to plan the main paragraph headings using all available help from the unit.

Help

- Prepare a few scenarios to help and prompt those who cannot think of a story.

Activity B

Writing

Pre-task

- Revise planning and drafting, especially in relation to order of text, linking words and phrases.

Task

- Ask the learners to plan their report.

Help

- Revise the structure of a paragraph. If learners experience difficulty, refer back to Level 1 for preparation.

Activity C

Writing

Task

- Direct learners to the task.
- Encourage learners to use all available models and guides from the unit and from work done in other units and at other levels.
- Encourage word processing if you have access to computers.

Activity D

Writing

Pre-task

- Direct learners to the proof-reading checklist in the learner's material.
- Discuss ways of checking for each point on the list.
- Suggest that learners first read through their work (aloud if they wish) to check for clarity and then proceed to specific aspects of grammar and spelling.
- Emphasise that learners should check long or difficult words in a dictionary.

Task

- Suggest that learners read their work through with another person to check for clarity and possible omissions.
- Ask them to proof-read and amend their work and then to produce a final copy in legible, neat handwriting or on the computer.

Extension

- Ask learners to produce a report for another purpose, such as an accident report at work or a report on an incident in their child's school.
- Ask learners to follow the stages as for the insurance report and to take account of the same style, language, grammar and punctuation.

Help

- Work through a check list of the most important aspects to consider when proof-reading. Pick out from learners' work one example for each, e.g. use of commas, subject / verb agreement, punctuation, and work through the revisions with them.
- Learners should then attempt to complete the task.

Activity E

Reading

Pre-task

- Recap on the claims process and on the meaning of the term 'loss adjuster'.
- Discuss with the group the kinds of information that will interest the loss adjuster.
- Direct them back to the policy if necessary and pull out any exceptions to rules or limitations on cover.
- Make a list on the flipchart of general questions a loss adjuster might ask or criticisms he or she might give.

Task

- Divide learners into pairs.
- Ask learners to read each other's final copy and to plan questions, using the examples on the flipchart to help.

Activity F Speaking and listening

Pre-task

- Play a video of a discussion in which someone has to respond to uncomfortable questions and criticism.
- Discuss the techniques used with the learners.
- Prepare a checklist of things to remember when responding to criticism.
- Encourage learners to practise a few pre-prepared role-play exercises.

Task

- Direct learners to the task.
- With the group, discuss the difficulties encountered and consider solutions.

Extension

- Ask learners to use the report they prepared for the extension task in Activity H.

- Ask them to swap with another person and to devise, ask and answer questions as above.

Help

- Ask for a volunteer pair to demonstrate asking their first question in front of the whole group.
- Discuss possible responses to the question.
- Encourage other volunteers to practise responding to the question.
- Repeat for other questions until learners are confident to carry on with the task in their pairs.

Page 15 Spelling

Materials

- Dictionaries
- Words with other prefixes (help and extension).

Rationale

- To recognise, use and be able to spell words beginning with common prefixes
- To develop personal spelling strategies

Activity A

Pre-task

- Revise prefixes from earlier units as necessary.

Task

Proceed to the task. Encourage the learners to:

- use strategies to find the meanings of the words beginning with 'auto-'
- check the meanings they have worked out in a dictionary
- practise the 'Look, Cover, Write, Check' method until they can reproduce the word correctly
- practise spelling the words again later.

Reinforce a range of **spelling strategies**:

- play word recognition games
- use prepared cue cards (see Activity C)
- help learners to make connection between the sound of the word and its appearance
- practise the 'Look, Cover, Write, Check' method
- reinforce spelling rules
- break the word into parts or syllables

- use prefixes and suffixes
- become familiar with spell check on the computer.

Activity B

Task

- Direct learners to the task.

Help

- Provide a range of words using many different prefixes, including ones from earlier levels as well as new ones.
- Ask learners to look them up in the dictionary and to find a set of examples for each.

Extension

- Provide a range of words using new prefixes such as 'psych-', 'geo-', 'contra-' etc.
- Ask learners to look them up in the dictionary and to find a set of examples for each.

Activity C

Task

- Proceed to the task.

Extension

- Ask learners to practise spelling a range of new words encountered in this unit.

Page 16 Integrated skills

Materials

- Access to Internet
- Examples of insurance

Rationale

- To bring together the skills developed and practised throughout this unit
- To provide an opportunity to practise the skills in new and different contexts
- To provide evidence of learning for portfolio, progress record and ILP review

Task

- Encourage learners to choose one kind of insurance to research. If they do not wish to buy insurance, ask them to check out alternative policies to compare with their landlord's buildings insurance or a relative's motor insurance.
- Set up action plans with the learners. Agree a set number of schemes for them to consider.
- Help learners to prepare questions and requests for a telephone call to elicit information. Prepare them to explain their needs to companies who will want to give them quotes over the phone. Encourage those who want to research on the Internet to do so, if the resources are available.
- Encourage learners to complete the remaining tasks independently.
- Check progress as necessary.
- Discuss results and outcomes with the group as a whole.

Page 17 Check it

Rationale

- To check and consolidate key learning
- To ensure that learners can complete the *Check it* page

Help

- Prepare additional tasks for those who are still unsure. Recap as necessary.

Review

Refer the learner back to page 1 of the learner's material. What objectives have been covered? How has the work of the unit reflected the needs identified in the ILP?

What new skills and knowledge has the learner acquired? What makes the learner feel more confident?

What skills still need to be practised? What needs clarification? What should the learner do next?

There are four other units at this level. Direct the learner to the next stage.

Photocopiable resources

Photocopy 1 Policy text

You are insured against loss of, or damage to, the contents of your home.

We will pay for loss or damage caused by fire, explosion, lightning or earthquake but not by smog or anything that happens gradually. We will also pay for loss by theft or attempted theft but not for loss by deception or while your home, or any part of it, is lent or let unless someone has used force to get in. We do not accept responsibility if your home has been unoccupied for more than thirty days in a row; the most we will pay for any one claim for items in garages or outbuildings belonging to your home is £2,000.

We will accept full responsibility for damage or loss resulting from riot, civil commotion or strikes, storm or flood and subsidence but not damage caused by coastal or river erosion, demolition or structural changes to your home or faulty workmanship or materials. Vandalism or malicious damage will be covered, but not that caused by a paying guest, and we will accept responsibility for damage caused by collision involving an aircraft or objects falling from an aircraft. We will also cover collisions involving vehicles or animals, but not those involving insects, birds or pets. You should note that falling trees or branches, falling television and radio aerials, satellite dishes, fittings and masts will all be covered, as will water or oil escaping from fixed water or heating installation or from any domestic appliance.

Extra cover can be obtained for accidental damage to your television, video, audio, computer and television games equipment in your home but not if caused by a paying guest or tenant, by an electrical or mechanical breakdown or by cleaning, repairing or restoring. Damage caused by wear and tear or loss of value will not be covered; items being transported will be excluded. We will not insure against damage to tapes, cassettes or discs of any kind; neither will we insure mobile phones or associated equipment.

Accidental breakage of mirrors, fixed glass, plate glass and ceramic glass in cooker hobs will be covered for an additional premium, as will contents which have been taken outside the home. Exceptions to the latter are: damage caused by storm or flood, damage to pedal cycles, damage to goods while in a furniture store, sale room or exhibition and loss through theft unless the thief used force to break in. Please note that the maximum we will pay out for items outside the home will be 10% per claim of the sum insured. You can take out additional cover for loss or damage of possessions while you are moving home, but this will not take effect for china, glass and earthenware, which are likely to break, unless they have been packed by professional packers. As well as any excess shown in the schedule, you must pay the first £50 of any claim for loss or damage while moving home.

We will pay the reasonable extra cost for similar alternative accommodation for you and your pets if you cannot stay in your home following loss or damage to possessions covered by the policy. The maximum payment per claim will be 20% of the sum insured.

Photocopy 2 Colin's claim form

On Tuesday 18 June, a fire began in my kitchen and soon spread to the whole house. I called the fire brigade, who arrived within ten minutes and managed, after some time, to quench the fire.

When the fire was out, we were able to assess the damage. The flames had destroyed the entire contents of the kitchen, including curtains, carpet, food supplies and utensils, as well as the table, chairs and cupboards. The fire had also damaged furniture and belongings, including clothes and electrical equipment, in the living room, two bedrooms and the hallway. It had also spread to the back yard where it had taken hold of a shed, in which we stored bicycles, tapes and CDs as well as boxes of books and sets of household tools.

While the firefighters were attempting to control the flames, more loss and damage occurred. While we were all concentrating on the fire, a passer-by stole a Play Station which my son had placed on the ground after he had managed to retrieve it from the burning building. The firefighters also caused damage themselves by breaking the garden fence and destroying plants and plant pots in the neighbour's garden as well as our own.

The people in the house at the time of the fire were: my son, his two friends, a friend who is staying with us and myself. The fire started after I lit the gas stove to heat some oil for chips. I accidentally cut myself and had to go to the bathroom for a plaster, during which time the flames caught hold first of the pan and then of a bag of dry washing standing next to the stove. The fire was already burning very strongly when it caught hold of two cans of motor oil at the far end of the kitchen and exploded into serious flames that I had no hope of extinguishing. I called to my son and his friends and to my house guest and we all ran for the front door and out into the street. From there I rang the fire brigade.

The cause of the fire was the burning chip oil. The position of the washing and the motor oil was unfortunate but was only a problem because a fire had already started. Both washing and motor oil belonged to my guest who is an old friend and not a tenant. He has been staying with me since my wife left and intends to move when he can afford to move to a flat of his own. He does not pay me rent so I expect his belongings to be covered under my insurance.

I have listed the items in full, which were lost or destroyed, on the form you