

# 4

## Are you insured?



Are you insured?

Do you know how to become insured or what insurance can do for you?

Would you know how to make a claim from an insurance company?

Insurance is something that most people don't like to think about very often. For a start, being insured costs money. It also means reading lots of paperwork and small print to find out what service is being offered in return for payment.

In this unit you will practise the literacy skills needed to choose an insurance scheme.

### What you will do

In this unit you will explore the reasons for buying insurance and will practise the literacy skills needed to choose and buy an insurance scheme.

These are the skills you will practise. Which are the most useful to you? Tick the boxes.

### Listening and speaking

#### Skill

- ☐ Listening and responding to explanations, instructions, and questions
- ☐ Telling your side of the story; making requests asking questions, and responding to queries

#### Skill code

SLlr/L2.1, 2, 3

SLc/L2.2, 3, 4

### Reading and writing

#### Skill

- ☐ Skimming, scanning and reading in detail to understand and summarise the main point
- ☐ Understanding and using grammar and vocabulary associated with formal texts to aid understanding
- ☐ Writing a written report, proofreading and amending texts for presentation

#### Skill code

Rt/L2.1, 8

Rs/L2.1, 2; Rw/L2.1, 2, 3

Wt/L2.1, 2, 3, 4, 5, 7;

Ws/L2.1, 3, 4; Ww/L2.1, 2

### Project work

At the end of this unit, you will write a report to an insurance company to support a claim, and talk about it to your group.

# Insurance schemes



## Activity A • Listening and speaking

Listen to the story on the audio clip about one man's experience.

Discuss the advantages of insurance in light of the story and your own experiences. If Colin had been insured, what would he have been able to claim for? Have you ever made a claim to an insurance company? Share your experiences with your group.



## Activity B • Listening and speaking

Colin decided to find out as much as he could about different types of insurance. He telephoned an insurance agent and made an appointment.

When the agent came, he talked for a long time. He used words and expressions that were new to Colin. Colin felt bewildered. He realised too late that he should have taken notes while the agent was speaking. Listen to the agent on the audio clip. In pairs, talk about the notes that should have taken. Prepare a list of headings or questions for Colin's notes. You can set them out in a table like the one below.

Question	Answers
■ Does this insurance guard me against fire?	■ Yes, but I must have working smoke alarms.
■	■
■	■
■	■
■	■
■	■
■	■
■	■
■	■

### **Activity C • Listening and writing**

- 1 Listen again to the insurance agent.
- 2 Have you missed out any key points? Add them to the table on page 2.
- 3 Discuss your answers.

### **Activity D • Listening**

The insurance agent also tells Colin about other kinds of insurance. Listen to this second extract from the agent's talk and note down the different kinds of insurance that he mentions in the box below. Tick those that might be of interest to you in your own life.

Insurance schemes	

### **Activity E • Speaking**

In your pair, choose one of the insurance schemes in your list above. You are to find out as much as you can about this scheme. Prepare as many questions as you can to ask the insurance agent.

#### **Asking questions**

- Ask questions which will provide a clear answer  
e.g. How much will this cost me per month?
- Use appropriate vocabulary that you understand  
e.g. How much is the excess?
- Be polite e.g. Do you mind explaining these figures to me?

### **Activity F • Speaking**

Take turns to ask each other the questions you have chosen. Answer as if you are the insurance agent. Which questions are the most difficult to answer? Which questions produce the most information? Which questions are expressed most clearly and politely? Discuss your responses.

Share your findings with the rest of the group. Together, compile a list of key questions to ask the insurance agent. Record a few good examples below.

#### **Questions about insurance**

.....

.....

.....

.....

# Insurance policies

## Activity A • Reading

The insurance agent left Colin with some policy documents to read. They gave information about the terms and conditions of the policy and about how to make a claim. Colin found that they contained unfamiliar words and phrases. The agent had used some of them in his presentation.

Look at the following sentences from an insurance policy. Find and highlight at least one word or phrase in each sentence that has a particular meaning in insurance.



Damage by storm, flood and subsidence are all covered under this scheme.

The company does not accept liability when the damage to property has been caused by a paying guest or tenant.

The period of cover will normally be one year from the start date.

Having smoke or burglar alarms fitted in your home will result in your paying a lower annual premium.

Read your policy document carefully before signing and returning your fee.

All the details of your insurance will be clearly stated in the schedule.

We offer a free telephone service to those wishing to make a claim.

We pay the cost of repair and restoration.

For every claim there will be an excess of £50.

For larger claims (over £200) the company will instruct a loss adjustor to assess the damage and agree the level of compensation.

Your renewal premium will benefit if you have earned a no claim discount.

Once your claim has been agreed, we guarantee automatic payout.

The amount we pay out will benefit from our policy of inflation protection.

Costs of restoration and rebuilding will be fixed according to the house rebuilding cost index prepared by the Royal Institution of Chartered Surveyors.

## Activity B • Reading

Read the sentences above again. Look at the words you did not recognise. Try to work out the likely meanings of the words you do not know from the context or from their similarity to other words. For instance, you can work out the meaning of the word **subsidence** from the first sentence because:

- You may know from the context that it relates to building damage.
- You may know that the prefix 'sub-' means **under**.
- You may already know the word **subside**.
- You can judge the meaning of the word part '-side' meaning to sit, stay or settle as in 'reside'.
- You are familiar with the suffix '-ence' as a noun ending.
- You can work out that **subsidence** in a building is when it sinks to settle below its original level.

### Note

Note the noun ending **-ence**, as in **obedience**, **experience**, **presence**

Note that the noun ending **-ance** sounds similar but is spelt differently, as in **reluctance**, **insurance**, **guidance**.

With another person, write down a definition of each word or phrase you have chosen in the table below. Some words are already provided.

subsidence	sinking to a lower point in the ground
liability	
premium	
loss adjuster	
excess	

Discuss your answers with the whole group. Explain how you worked out the meaning of each word. Decide which of your definitions are the most accurate. Check them in a dictionary.

## Activity C • Reading

Look at this opening passage from an insurance policy. How easy is it to read?

Talk about the uses of 'but' and 'if' in the passage. What do they and the words immediately following them tell you? Why should you take special notice of the words following 'but'?

**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.

## Which policy?



THESE CAN ONLY BE USED AT THIS SIZE DUE TO THE RESOLUTION. ALSO EACH PHOTO HAS OUP ACROSS THE BOTTOM. ARE THESE LOW RES VERSIONS?

### Activity A • Reading

Read the whole text of the policy that your teacher gives you. The policy document provides information about what is covered. It also tells you what is not covered. This information will help you decide whether this policy suits your needs. Highlight, underline or circle the word 'but' wherever it occurs. Then go back and highlight the key words following 'but', which tell you what is not covered. In a different colour, highlight or circle any parts of the passage which tell you what is covered.

Here is an example:

We will also cover collisions involving vehicles or animals, but

not those involving insects, birds or pets.

covered

not covered

Read the home insurance policy again and check whether there is any other information relating to what is or is not covered. Share any additional findings with your group.

### Activity B • Reading

You can see that you have to read the text very carefully to spot all the information. Sometimes it helps to pull out the relevant information and present it in bullet-point form.

Here is an example of bullet-point notes from a car insurance policy. The bulleted notes show information about cover for windscreen damage. Discuss the information. How clearly is it presented?

What is covered	What is not covered
<ul style="list-style-type: none"> <li>replacement or repair of broken glass from the windscreen</li> </ul>	<ul style="list-style-type: none"> <li>replacement or repair of what has been previously lost or damaged</li> </ul>
<ul style="list-style-type: none"> <li>replacement or repair of broken glass caused to the windows</li> </ul>	<ul style="list-style-type: none"> <li>the excess shown in the schedule, unless the glass is repaired but not replaced</li> </ul>
<ul style="list-style-type: none"> <li>replacement or repair of body panels scratched by the broken glass</li> </ul>	<ul style="list-style-type: none"> <li>broken glass from sunroofs</li> </ul>

Complete these sentences about cover for windscreen damage.

- 1 We will repair broken glass from the windscreen or windows but .....  
.....
- 2 If the glass is repaired and not replaced, .....  
.....
- 3 Items will be replaced or repaired unless .....  
.....

### **Activity C • Listening, reading and writing**

Listen to three different scenarios of people who need insurance. You can follow the text at the end of this unit as you listen.

Read the home insurance policy again to find the relevant information on what is and is not covered. Present your findings for each character in bullet points under column headings, following the model of your car windscreen notes.

### **Activity D • Reading and speaking**

Colin decided to look at other insurance offers before making a decision. As a group, suggest ways of finding insurance other than through an insurance agent. Look at the page from a local business telephone directory, which your teacher will give you. Discuss ways of selecting the best insurance from a range of adverts.

Make a list of features to help you pick out relevant schemes from the rest.

### **Activity E • Reading and writing**

Choose three different types of insurance, using your notes from the insurance agent's talk and your own knowledge. Consider your own needs in relation to these types of insurance. Write three or four questions you would want to ask about each before deciding to buy.

For instance, one question you might ask about car insurance is: Will anyone, other than me, be insured to drive?

### **Activity F • Speaking**

Choose one type of insurance from those you have considered. Prepare to give a talk to your group about what information to look for when taking out this particular insurance. Make additional notes to help you.

Give the talk to your group. Check their understanding as you go. Invite questions and be prepared to answer them. Ask questions of others when they have delivered their talks.

#### **Giving a talk**

- Plan the order of information and use appropriate technical or business terms.
- Use words such as 'if', 'but', 'although', 'unless', 'however', and 'whereas' to link ideas.
- Use the questions you have planned as prompts.
- Invite your audience to ask questions or to seek clarification at appropriate times.
- Speak clearly and concentrate on volume.

## Formal language

### Activity A • Reading

As a group, discuss what you understand by the word 'formal'. Why do you think formal language is used in some insurance documents? Insurance documents often contain formal language. Look at these two examples of insurance information. Which is more formal? Why?



Standard holiday insurance packages are the norm, while customised schemes carry a range of surcharges.

Cancellation is covered in most policies where the insured person cannot be away from home because of accident, illness, fire, storm or flood damage.

Compensation for delayed departure or return is offered only for delays of a specified time span and payment for loss of belongings is included only up to a specified amount.

Although medical expenses are covered in most policies, costs of treatment for chronic conditions are excluded, while, in some policies, personal liability is added to the cover.

If your pet becomes ill or is injured in an accident, you could face vets' bills running into hundreds of pounds. If your pet injures another person or damages their property, pet insurance can be the answer to these and other problems. Most of our policies cater for cats and dogs but we can draw up specialist policies to insure your pet tarantula or prized koi carp!

### Activity B • Reading

Look at these two sentences. One is in the active voice and one is in the passive voice.

Buildings insurance covers the cost of rebuilding your house.      Active

The rebuilding cost is covered by insurance.      Passive

Highlight the verbs in the two sentences below. Write whether the sentence is active or passive.

Insurance agents sell policies to individuals. ....

Insurance policies are sold to individuals. ....

#### The passive voice

The passive voice is often used in formal, business-like documents. It creates a more impersonal (and therefore objective) style.

## Activity C • Reading

What do you note about the construction of the passive voice?

Look again at the two passages on the previous page. Find and highlight **four** examples of **active verbs** in the less formal passage and **four** examples of **passive verbs** in the formal passage.

## Activity D • Reading and writing

Other features of formal writing may include:

- use of the third person (avoiding 'you', 'I' or 'we')
- long, complex sentences.

Look at the following example.

### First, second and third person

First, second and third person are terms used for the subject of a verb.

**I** and **we** are first person.

**You** is second person.

All other subjects are third person.

Although medical expenses are covered in most policies, costs of treatment for chronic conditions are excluded, while, in some policies, personal liability is added to the cover.

- 1 Compare the above example with the following sentence.

We will pay all your medical expenses, except for those that are a result of chronic conditions. In some cases we will also add personal liability to your cover.

- 2 Discuss the differences between these two examples. Which do you find easier to read?
- 3 Rewrite the extract below so that it sounds less formal. Concentrate on using the active voice and the first and second person ('I', 'we' or 'you'). Use shorter sentences to break up the text. Begin with 'If you lose or damage your car...'. Assume that the insurance company will speak of itself as 'we'.

If the car is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion, the cost of repairs will be covered by the company, as will replacement of what is lost or damaged – where replacement is more cost-effective than repair – or the claim will be settled in cash. Loss or damage caused by theft or attempted theft will not be covered if the car was not properly locked or if any window, roof opening, removable roof panel or hood was left open or unlocked.

## Activity E • Reading

Sometimes long sentences are necessary when extra clauses need to be added. Words such as 'if', 'unless', 'although', 'which', 'who' and 'what' introduce extra clauses to the sentence.

### Clauses

A **clause** is a group of words which contains a verb. All sentences must have at least one clause if they are to be grammatically correct.

**Someone** **has stolen** **my car**. This is a main clause. It is also a sentence.

Longer sentences can be made by adding extra clauses.

Extra clauses can be added by using conjunctions such as 'and', 'but', 'so' and 'because'.

Extra clauses can also be added by using linking words such as 'if', 'unless', 'although', 'which', 'who' and 'what'.

For a full explanation of clauses, refer to Rules and tools.

Main verb

Look at this example.

Inflation protection will not automatically apply. Some items are individually listed. They are included in the standard cover.

Example:

Main clause	Inflation protection will not automatically apply
Linking word	where
Extra clause	items are individually listed
Linking word	unless
Extra clause	they are included in the standard cover

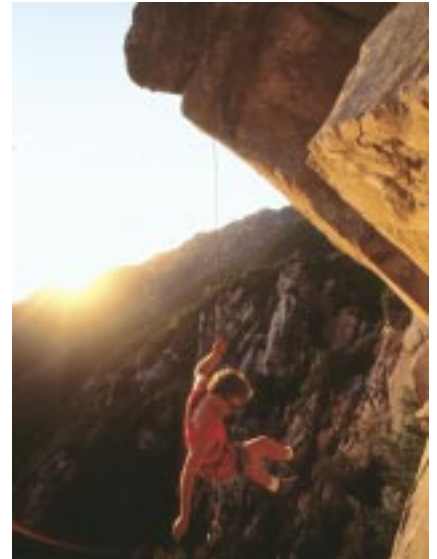
- 1 Make a longer, more formal sentence from the following group of short sentences by adding linking words. Try one of the linking words above until you find the one that makes sense.

You are not covered for damage caused by war, invasion or revolution. You are covered for damage caused by riot or civil commotion. You are not covered if your home has been unoccupied for more than thirty days.

- 2 Find examples of long sentences in your policy extract and pick out the linking words that join extra clauses to the main clause.

# Making a claim

## Activity A • Listening and speaking



Look again at Colin's story. If he had been insured, what could he have done? Talk about your experiences of making a claim. Include details about telephoning the company, giving your name and policy number and requesting a claim form. Talk about what happens when the claim form arrives.

Imagine that Colin decides to write a full written report in support of his claim. Discuss details he would need to include. Remember that the purpose of the report is to claim the maximum contractual payout from the insurance company. Note down some of the key points.

## Activity B • Reading and speaking

Read the copy of Colin's report, which your teacher will give you. Talk about how it differs from Colin's taped story in terms of:

- its purpose: What does Colin hope to achieve?
- organisation and order of information: Is it planned or structured?
- what is included or left out: Are all the details relevant?
- sentence length and structure: Are there extra clauses in most of the sentences?
- pronouns: Are they used correctly?

As a group, compile a list of rules for writing a report like Colin's to an insurance company in support of a claim. Display the rules on a wall chart.

## Activity C • Reading

In pairs, talk about the content of each paragraph in Colin's report and give it a heading. Discuss your headings as a group.

Then find an example of each of the following in the text:

- the active voice
- the passive voice
- a complex sentence with additional clauses joined by linking words
- the first person
- the second person.

## Activity D • Reading and writing

Look at the following examples of punctuation based on the report. Punctuation is essential as an aid to clarity. You will see that Colin uses a **comma** in a number of different ways.

- 1
  - a When the fire was out, we were able to assess the damage.
  - b The fire brigade managed, after some time, to quench the fire.
  - c The fire had taken hold of a shed in which we stored bicycles, tapes and CDs.
- 2 Discuss the purpose of a comma in each case in these examples.
- 3 Which of the following uses of the comma is shown in each example? Write the number of the example next to the correct statement.
  - to separate items in a list .....
  - to separate a phrase from the rest of the sentence .....
  - to separate an additional clause from the main clause .....

### Phrase

A phrase is a group of words which together add a piece of information to a sentence, e.g. 'in different ways'. A phrase does not contain a verb and is therefore not a clause.

- 4 Find three or four other examples of commas in Colin's report or in the rest of the unit. Look for linking words. Try taking out the words separated by a comma and see if the remaining words make sense.
- 5 Add a comma to each of the following sentences to separate an additional clause from the main clause.
  - a Standard holiday insurance packages are the norm while customised schemes carry a range of surcharges.
  - b If you are a pet owner you can also be held responsible for damages.
  - c Although my friend was staying with me he was not a paying guest.
- 6 Add two commas to the following sentence to separate a phrase from the rest of the sentence.

We will not cover your home or any part of it while it is rented or let.

## Activity E • Reading and speaking

The policy document and Colin's report make use of pronouns in the text.

- Read each document and highlight the pronouns.
- As a group discuss the most common pronouns used in each document and how they help the clarity of the documents.

### Pronouns

**Pronouns** are used to refer to **nouns**, to avoid repeating the noun each time.

'I called to my **son** and his **friends** and to my **house** **guest**, **we** all ran ...'

# Writing a report

## Activity A • Writing

Prepare to write your own report in support of an insurance claim.

With another person prepare a story of an incident like Colin's from which you will make a claim. Base your story on real experience if you can. Note down the main points.

When you have completed your notes, share your ideas with the whole group.  
Re-draft as necessary.

From your notes, plan **paragraph headings** for your report. You will need to include details of:

- what happened when and where
- any possessions that were damaged or lost
- any additional damage
- any additional losses (like the theft in Colin's story)
- possible causes of the event – who was to blame?
- details of the people involved and what they said
- a conclusion.

For help with your report, refer to:

- Colin's story and report
- the policy extract
- your own notes
- other tasks in the unit.

It may also help to refer to Level 1 work on **note taking**.

## Activity B • Writing

Plan the order of your paragraphs. Ask yourself what the insurance company needs to know **first** about the incident, what you need to tell them **next** and what you will save for the **conclusion**. Ask yourself what will make your report most **clear** and what will **persuade** the company of its contractual obligation.

## Activity C • Writing

Write the first draft of your report. Remember to:

- concentrate on accuracy and clarity
- use the appropriate level of formality
- use the active rather than the passive voice whenever possible (e.g. The fire started when...)
- avoid unnecessary detail
- avoid Colin's chatty style
- write in paragraphs
- develop your sentences with extra clauses
- use punctuation correctly
- use pronouns correctly.

### Planning and drafting

Stages of planning and drafting are taught at Level 1 and in other units at Level 2.

Work out how much to write by:

- making notes of what to include (content)
- grouping content under paragraph headings
- taking account of purpose
- taking account of audience.

### Activity D • Writing

Proofread and rewrite your report as necessary. Check for:

- unclear meaning
- information missed out
- unnecessary information
- poor paragraphing
- illogical order of paragraphs
- errors of grammar
- spelling errors
- errors of punctuation.

Prepare your final copy. Ensure that a handwritten report is clear and legible or the insurance company will claim they cannot read it. Ask another person to read it through to check for legibility.

### Activity E • Reading

When you have made a claim, you may receive a visit from the loss adjuster. In pairs, swap reports. Read the other person's report and note down any questions that you think the loss adjuster may ask.

### Activity F • Speaking and listening

- 1 Take turns to ask each other your questions and to reply.
- 2 Discuss your findings.
- 3 Draw up a list of points to remember when responding to difficult questions or to criticism.

#### Awkward questions and criticism

The loss adjuster may ask some difficult questions or be critical of your claim.

Consider your response in terms of:

- vocabulary
- content
- volume
- pace
- tone
- repetition.



# Spelling

## Activity A

**Automatic replacement of the sum insured is not guaranteed.** Practise spelling the word 'automatic' by splitting it into smaller sections: auto – matic.

'Auto-' comes from the Greek word meaning 'self'. The word-part, '-matic', means 'working', in the sense of machinery that works.

Here are some other words with the prefix, 'auto-'.

autograph   autobiography   automaton   automobile   autocrat

### Prefixes

Prefixes are word-parts placed at the beginning of words.

Discuss the meanings of the words above, based on the prefix and what you know of other related words. Check your definitions in the dictionary.

Study the words and practise the 'Look-Say-Cover-Write-Check' method for any words you have difficulty spelling.

## Activity B

Ten words in the list below have commonly used prefixes. Check each word and try to identify the words with prefixes by thinking of other words that begin in the same way or by working out the meaning of the first part of the word. Remember, a prefix consists of one or more than one syllable. Highlight, circle or underline the prefixes.

damage   subsidence   bicycle   schedule   television   security   transport   circumference  
postwar   contract   burglary   benefit   restoration   explosion   breakage

Discuss the meanings of the prefixes and the whole words. Compile a list of words with prefixes that you would like to learn. Practise learning and remembering these spellings.

## Activity C

Look at these clues. Each answer is a word which begins with one of the prefixes you have seen on this page. Write the word beside the clue. Work out the spelling from what you know of the prefix, the sound and other similar words.

A third of the population own a mobile one of these. **t**.....

Bird watchers can see more if they look through these. **b**.....

The success of your claim depends on the **c**.....  
surrounding the incident.

If English is not your first language, many companies will

**t**..... the policy document for you.



# Integrated skills

- 1 Choose a form of insurance you need or which you would be interested to buy. You can find examples of all kinds of insurance in this unit. You can also find ideas for insurance from:
  - telephone directories
  - community centres
  - travel agents
  - medical surgeries
  - employment advisers
  - the Internet
  - brokers
  - TV ads.
- 2 Find some available schemes for the form of insurance you have chosen, by researching them through the above list or by using your own contacts.
- 3 Contact at least two companies for written information. This may include using the telephone or the Internet, so be prepared with what you need to say or do to receive the required documents.
- 4 When you have received written information on at least two schemes, skim and/or read sections in detail to decide which scheme will suit you better.
- 5 Read the policy document and make bullet-point notes of what is covered and what is not covered.
- 6 Proceed to take up the real-life policy if this meets your needs.
- 7 Select a real or imagined incident which would result in your making a claim from the insurance company you have chosen. With another person, plan the storyline. Make notes about the main events.
- 8 Re-read the policy and check your notes on what is covered and not covered. Plan the report in support of your claim.
- 9 Write the first draft of your report. Proofread and edit it.
- 10 Prepare the final report in legible handwriting or on the word processor.
- 11 Present your report to a partner and discuss the likely success of your claim. Talk about the points that might be raised by the loss adjuster.
- 12 Prepare and deliver a talk to your group. Explain:
  - why you chose the scheme
  - what happened in the incident for which you are making a claim
  - the content of your report
  - the likely response of the loss adjuster and the likely success of your claim.



## Check it

### Recognise the passive voice

Read the following extract from an insurance policy. Highlight, underline or circle the verbs that are in the passive voice.

For articles which are lost or destroyed, the full replacement cost will be paid, as new if available, otherwise, to the nearest equivalent. Claims cannot be made for new articles if repair is economically possible, or if the replacement article is second-hand, when the most that will be paid will be the cost of a second-hand replacement. If the article is not replaced, the market value of the article at the time of loss or damage is the maximum that will be paid. For clothing, an amount for wear and tear will be deducted.

### Write using the active voice

Rewrite the passage above in an informal style. Change the passive verbs to active verbs. Write using the first and second person. Write in shorter sentences.

### Understand technical text

Using your new informal version as well as the original, tick one correct answer in each of the following questions.

The full replacement cost will be paid for:

- clothing which has been lost or destroyed
- items which can be replaced by second-hand goods
- damaged items where the repair costs are greater than the cost of replacement.

Claims cannot be made for new articles where:

- the articles can be replaced as new
- repair costs to damaged items are less than the cost of replacement
- the replacement items are second hand.

### Punctuation

Add commas to the following sentences:

I called to my friend who was staying in my house at the time and asked him in an urgent tone to come quickly.

The thief had stolen I believed all my money but then I found tucked under my clothes in one of my drawers a twenty pound note which I had forgotten about.

If after receiving a claim we decide that you have behaved illegally we may take legal action against you especially if we believe you have submitted a claim fraudulently or for personal gain.



**Review**

Look back at the skills listed on page 1 and then complete the sentences below.

I am confident with

.....

I need more practice with

.....

Date .....

## Page 3 Activity D

10 from: car, travel, life, medical, buildings, redundancy, mortgage, jewellery, dangerous sports, personal savings, no claims bonus, assets such as body parts and pets.

## Page 4 Activity A

Some technical / business terms include:

Damage by storm, flood and **subsidence** are all **covered** under this scheme.

The company does not accept **liability** when the damage to property has been caused by a paying guest or tenant.

The **period of cover** will normally be one year from the start date.

Having smoke or burglar alarms fitted in your home will result in your paying a lower **annual premium**.

Read your **policy document** carefully before signing and returning your fee.

All the details of your insurance will be clearly stated in the **schedule**.

We offer a free telephone service to those wishing to make a **claim**.

We pay the cost of repair and **restoration**.

For every claim there will be an **excess** of £50.

For larger claims (over £200) the company will instruct a **loss adjuster** to assess the damage and agree the **level of compensation**.

Your **renewal** premium will benefit if you have earned a **no claim discount**.

Once your claim has been agreed, we guarantee **automatic payout**.

The amount we pay out will benefit from our policy of **inflation protection**.

Costs of restoration and rebuilding will be fixed according to the **house rebuilding cost index** prepared by the Royal Institution of Chartered Surveyors.

## Pages 6 and 7 Activity B

- 1 We will repair broken glass from the windscreen or windows but not from sunroofs.
- 2 If the glass is repaired and not replaced, we will cover the excess.
- 3 Items will be replaced or repaired unless they are already suffering from loss or damage.

## Page 8 Activity B

Buildings insurance **covers** the cost of rebuilding your house (active).

The rebuilding cost **is covered** by insurance (passive).

## Page 9 Activity C

Any four of the following:

### Active

If your pet **becomes** ill or is injured in an accident, you **could face** vets' bills running into hundreds of pounds. If your pet **injures** another person or **damages** their property, pet insurance **can be** the answer to these and other problems. Most of our policies **cater** for cats and dogs but we **can draw** up specialist policies to insure your pet tarantula or prized koi carp!

### Passive

Standard holiday insurance packages are the norm, while customised schemes carry a range of surcharges.

Cancellation **is covered** in most policies where the insured person cannot be away from home because of accident, illness, fire, storm or flood damage.

Compensation for delayed departure or return **is offered** only for delays of a specified time span and payment for loss of belongings **is included** only up to a specified amount.

Although medical expenses **are covered** in most policies, costs of treatment for chronic conditions **are excluded**, while, in some policies, personal liability **is added** to the cover.

## Page 10 Activity E

You are not covered for damage caused by war, invasion or revolution but you are covered for damage caused by riot or civil commotion, unless your home has been unoccupied for more than thirty days.

## Page 12 Activity D

- 3 • to separate answers in a list c
- to separate a phrase from the rest of the sentence b
- to separate an additional clause from the main clause a



- 5 a Standard holiday insurance packages are the norm, while customised schemes carry a range of surcharges.  
b If you are a pet owner, you can also be held responsible for damages.  
c Although my friend was staying with me, he was not a paying guest.
- 6 We will not cover your home, or any part of it, while it is rented or let.

### Page 15 Activity B

damage subsidence bicycle schedule television  
security transport circumference postwar  
contract burglary benefit restoration explosion  
breakage

### Page 15 Activity C

A third of the population own a mobile one of these.  
telephone

Bird watchers can see more if they look through these. binoculars

The success of your claim depends on the circumstances surrounding the incident.

If English is not your first language, many companies will translate the policy document for you.

### Page 17 Recognise the passive voice

For articles which are lost or destroyed, the full replacement cost will be paid, as new if available, otherwise, to the nearest equivalent. Claims cannot be made for new articles if repair is economically possible, or if the replacement article is second-hand, when the most that will be paid will be the cost of a second-hand replacement. If the article is not replaced, the market value of the article at the time of loss or damage is the maximum that will be paid. For clothing, an amount for wear and tear will be deducted.

### Page 17 Write using the active voice

If you have lost or damaged your property we will pay for the full replacement cost, as new if available; otherwise we will pay for the nearest equivalent. You cannot make a claim for new articles if repair is economically possible. If the replacement article is second-hand, the most that we will pay for is the cost of a second-hand replacement. If we do not replace the article, the market value of the article at the time of loss or damage is the maximum that we will pay. For clothing, we will deduct an amount of wear and tear.

### Page 17 Understand technical text

The full replacement cost will be paid for:

- clothing which has been lost or destroyed ✓
- items which can be replaced by second-hand goods
- damaged items where the repair costs are greater than the cost of replacement.

Claims cannot be made for new articles where:

- the articles can be replaced as new
- repair costs to damaged items are less than the cost of replacement
- the replacement items are second-hand. ✓

### Page 17 Punctuation

I called to my friend, who was staying in my house at the time, and asked him, in an urgent tone, to come quickly.

The thief had stolen, I believed, all my money but then I found, tucked under my clothes in one of my drawers, a twenty pound note, which I had forgotten about.

If, after receiving a claim, we decide that you have behaved illegally, we may take legal action against you, especially if we believe you have submitted a claim fraudulently or for personal gain.



## Audio scripts

### Page 2 Activity A Audio script 1

#### *Colin's story*

It began with the deep fat fryer – or at least I think it did. I'd promised to make chips for my son, Jez, and his friends. They were playing on his Play Station and I was chopping potatoes – showing off, you know, as if I was a TV chef. The trouble was I showed off too much and managed to slit my finger with the sharp knife – not a pretty sight!

"Damn," I said – or something of the kind!

The plasters were in the bathroom. No good calling my son to help – he doesn't hear a thing when he's on the Play Station. I shot to the bathroom in the time it would take to say 'fish and chips', dripping blood all the way.

It was while I was away, running the tap and rummaging in the bathroom cabinet for plasters that Kelvin came in. I didn't hear him. Well it turns out that Kelvin had just been to the laundrette. He'd got two bags full of washing – one lot for ironing and one lot, which – well – he thought no one would notice if he didn't iron. He stuck the bag for ironing in the kitchen and took the other lot to his room... simple!

Kelvin – by the way – is an old mate who was staying with me. He moved in after Lisa left. He'd been thrown out of his flat and I had the little box room free. He doesn't pay rent exactly because he's a mate but he buys food for us all once a week and does some cleaning. It's what they call an informal agreement. Anyway, it was a help – having a friend to talk to.

So, that was it. Kelvin put the washing in the kitchen and just walked away.

By the time I got back, the whole place was ablaze. I couldn't get in – it was impossible to breathe – and as it turned out it was a good thing because even as I ran back, yelling to Jez to get out here as if his life depended on it – which it did of course! The whole building seemed to explode as if a bomb had hit it.

We were lucky to get away with our lives and for a while that was all I could think about. It was only later, as I began to count the losses and to try to put our lives back together, that I took full notice of the personal cost of the fire. It was only then that I thought about insurance. The flat was insured by the landlord so he would be all right. The contents, though, were down to me.

Kelvin had already mentioned it. "Just claim on your

insurance," he said, as we sat wrapped in blankets staring at the blackened heap that had been our home.

"What insurance?" I said. "I haven't got any."

So that was that – no insurance: no compensation. It's not as if I'd owned the crown jewels but when you add up the cost of replacing almost everything that you'd ever had, it feels as if I did. I didn't know where to start.

And that wasn't all! The fire had spread out into the back yard. It had taken hold of the landlord's shed. I'd got stuff stored in the shed including Jez's bike and mine. The landlord had stuff there too including three boxes of tapes and CDs, which he was hoping to sell on the market. He said that I owed him money for this, as I had started the fire, and that he would take me to court if necessary to make me pay.

The firefighters reported on what they thought the cause of the fire had been. They seemed to concentrate less on the fact that I had left the deep fat fryer on the gas until it went up in flames and more on the huge bag of bone-dry, still-warm clothes that Kelvin had left so close to the cooker that combustion was inevitable. He just hadn't noticed that the gas was on. To make matters worse, Kelvin, who's a bit of a mechanic on the quiet, had left two five-litre containers of oil by the kitchen door. They were the cause of the explosion.

The firefighters were very interested to know whether Kelvin was a paying lodger or not. They needed the information for their report.

"Yes," said Kelvin, "I pay my way."

My heart sank. I'm not supposed to sub-let so now the landlord had that on me as well. "He's not a lodger, though," I said, hoping to get away with it.

All in all, it was a disaster but even the police were staggered when my problems were compounded by the theft of my son's Play Station, which he'd managed to bring with him as he ran from the burning building. He'd left it on the pavement a few yards from where we were being cared for by the fire crew. When we got back, it had gone.

Last but not least, more damage had been done to the property by the fire fighting itself. The landlord's fence was broken and plants and flowers in pots outside both his and the neighbours' property knocked over and smashed.

It was not a good day and you'll never catch me without insurance again!



### Page 3 Activity B Audio script 2

If it's contents insurance you want, then I can recommend this policy from Homeguard. The company has a very good reputation for undercutting other insurance schemes and offering really competitive terms. It's important for instance that you look at the excess they demand. In this case, it is only £25. Most companies start at £50 and often go up to as much as £200. The annual premium is of course set according to the value of your property. You'd be amazed, when you total up the cost of what you own and then imagine the cost of replacing it all as new, how high the value of your belongings can be. I would challenge you to find a better annual premium for the services rendered than you'll find from Homeguard.

This policy is good because it covers you for all kinds of eventualities: fire obviously and theft but also Acts of God and accidental damage. It even gives limited cover for breakage of things like hi-fi equipment and video recorders, which are normally excluded from the standard cover. You can, for a very small additional charge, be covered for loss or damage outside the home, including loss of personal cash or keys.

As with all insurance companies, there are conditions. You'll find that most insurance agents are slow to tell you about these. The conditions often appear in what we call the 'small print' and customers only become aware of them when they have suffered some form of disaster and need to make a claim. I like to think that I give a full picture to the client and so make people like yourself fully aware of the possible pitfalls, on the basis that if you know about the small print, you can prepare properly.

For instance, you can't normally claim if you've left your home empty for a month or more or if you've let it to someone who is paying you rent. That's important. Also, you have to take responsibility for making your property safe. You can't expect the company to honour your claim if you simply walk out and leave the front door open for thieves to walk in off the street. You will be expected to fit doors with deadlocks and to use key-operated locks on all accessible windows. The final premium may be based on certain safety measures. For instance, you may inform the company that you have fire alarms in your property or you may be a member of a Neighbourhood Watch scheme. If you have told the

company this, then any claim you make will be dependent on this information still being true. For instance, when you come to make a claim, you must still have fire alarms installed and they must be working.

### Page 3 Activity D Audio script 3

I'll leave this copy of the policy with you so that you can read it in detail. I also suggest that you consider other kinds of insurance, which may be useful to you. They are all listed here but I'll just run through some of the options.

Car insurance, if you drive, is of course compulsory and I can direct you to some very competitive schemes. You have to decide between third party or fully comprehensive but otherwise there is a simple sliding scale of charges, relating to your age, driving experience, vehicle size and power, and no claims bonus.

If you're planning a holiday, you need insurance for travel and you may wish to consider life cover, especially if you have dependent children or other relatives. Life insurance can be extended to include cover for critical illness and private medical insurance is advisable in the light of an overstretched National Health Service.

Don't forget that your contents insurance isn't the same as your building insurance so if you own your flat – and I don't know whether you do – you need buildings insurance as well. You can take out insurance against redundancy and insurance which will pay off your mortgage for a period of time if you run into financial difficulties.

If you own any items of particular value, like jewellery, you may need to insure that separately from your normal contents cover and if you are undertaking some dangerous activity like mountain climbing or deep sea diving, you may need special insurance over and above your normal travel or life insurance. Some people also decide to take out personal insurance, which covers them for liability in the case of accidental damage to someone else's property, or they decide to insure their savings or their investments. You can even insure your no claims bonus!

Also, don't forget your assets. Dancers and footballers insure their legs for thousands of pounds! Film stars insure their faces. Anything you rely on for your income may be worth insuring.



Lastly, don't forget your pets. A much-loved cat or dog can never be replaced but the money to invest in a new one will not go amiss.

Anyway read all this for yourself. There may be something that suits you here.

### **Page 7 Activity C Audio script 4**

1 Samir has taken out standard cover for the contents of his home without paying any additional premium. He has been burgled and checks the policy to see if he can claim for items stolen, for three vases smashed by the intruder and for distress caused to his dog who is very old. He also hopes to claim for a new rug, as the old one, which already had a few cigarette burns, now has a huge hole in it.

2 Maureen has just moved to a new home. She took out additional insurance cover for the move. Her brother loaded everything into his van but when they arrived at the new flat, a whole box of glasses and the leg of a chair were broken. Worse still, a pile of vinyl records, which she had treasured for years had been crushed under an old wardrobe.

3 It was a fiercely windy day. Tanya had gone to the post office on her bicycle. When she came out of the post office, a whole tree had fallen across the road, knocking her bicycle flat and scattering her belongings from the saddlebag all over the town. When she finally arrived home after collecting some – though not all – of her things from the road, another tree had fallen on to her house, smashing through her bedroom window and breaking the television.