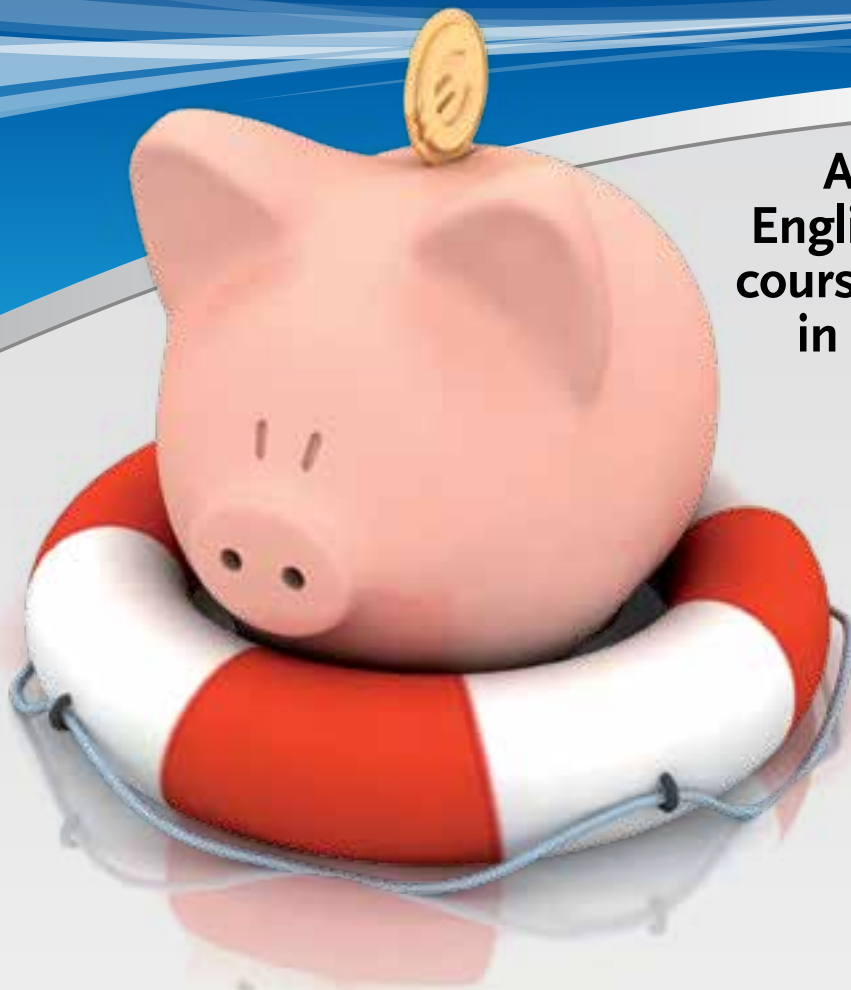


**30  
HOURS**  
OF QUALITY  
ENGLISH-LANGUAGE  
LEARNING  
MATERIAL!

# Professional English: Insurance



**A practical  
English-language  
course for a career  
in insurance.**

## **Learning guaranteed!**

- Learn 500 industry-specific words and expressions.
- 15 videos on topics of interest to your profession!
- 15 articles on up-to-date industry issues.

## **Learn professional English to...**

- ...communicate more effectively at work.
- ...better understand professional terms in English!
- ...start a new career or advance in your chosen profession.

# INTRODUCTION

Welcome to **Professional English: Insurance**. The objective of this course is to improve your ability to communicate successfully in your profession. This course will provide you with:

- Vocabulary and useful expressions for your industry.
- Opportunities to use the language.
- A wide range of real texts based on industry-specific topics.
- Authentic videos with people discussing aspects of your profession.
- Tasks to help you develop job-specific skills.
- Activities based on real-life, professional situations.

## Key features of the course

- 15 units that cover a wide variety of topics.
- Videos for every unit.
- “Language-to-go” expressions to use in speech or writing.
- Integrated activities that cover the four basic language skills: listening, speaking, reading and writing.
- Teacher’s Notes with ideas on how to use the material in class.

The course is designed to last approximately 30 hours, with each unit taking about two hours to complete.

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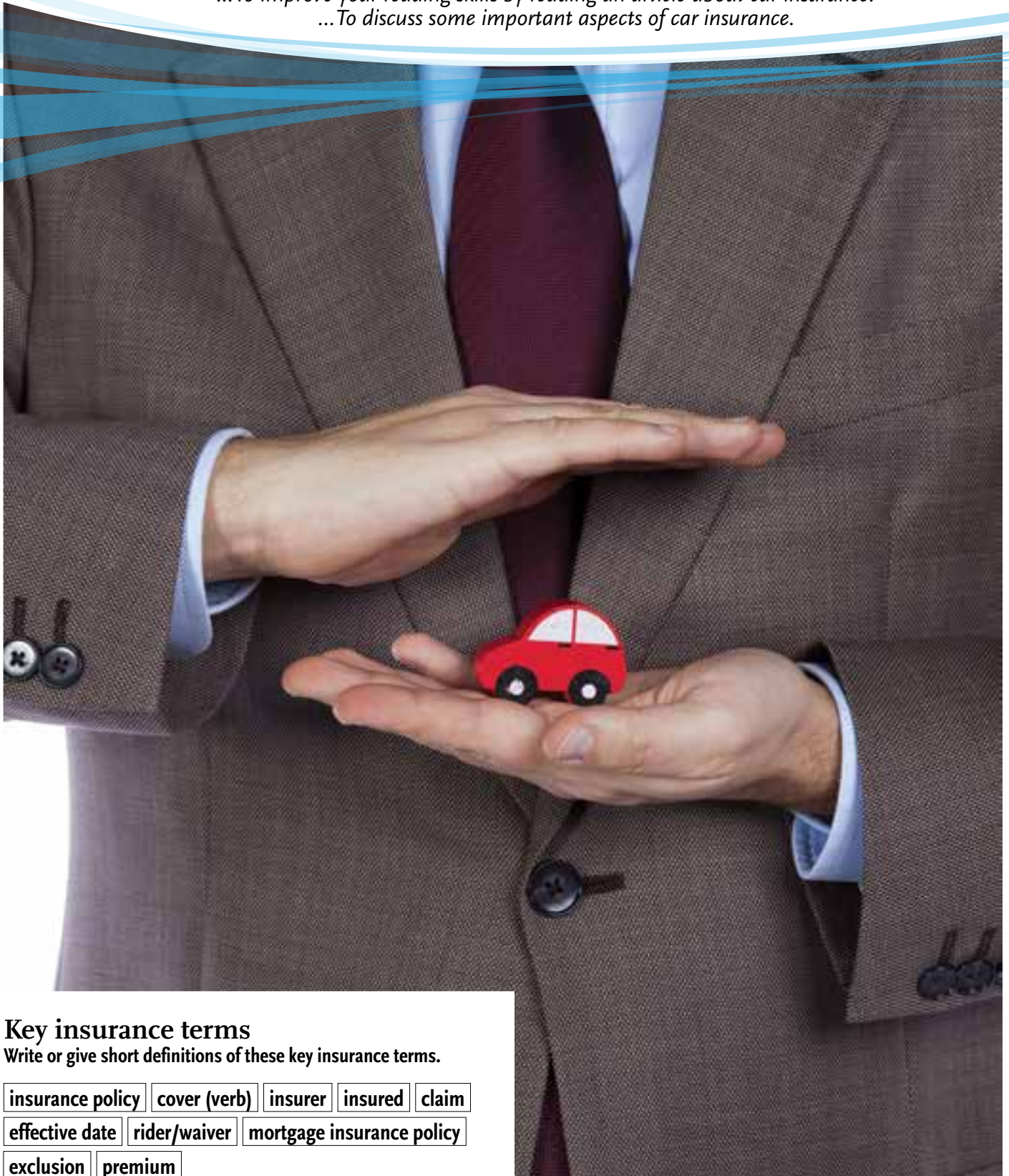
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# UNIT 1 Car Insurance

## Objectives

- ...To learn 50 new words or expressions to talk about car insurance.
- ...To improve your listening skills by watching a video about car insurance technology.
- ...To improve your reading skills by reading an article about car insurance.
- ...To discuss some important aspects of car insurance.



### Key insurance terms

Write or give short definitions of these key insurance terms.

insurance policy | cover (verb) | insurer | insured | claim

effective date | rider/waiver | mortgage insurance policy

exclusion | premium

# UNIT 1 Car Insurance

## READING TEXT

### 1 Think about it!

Explain the difference between these three types of UK car insurance:

Third Party  
Third Party, Fire and Theft  
Comprehensive

2 Which type of cover is the most common in your country? Why?

3 How much does the cost of car insurance differ in your country depending on your age / profession / where you live, etc.?

### MOTOR INSURANCE

Read over this to compare your answers from activity 1.



Motor insurance is one of the few compulsory forms of insurance, apart from employers' liability and buildings insurance (if you have a mortgage). It is an offence under the Road Traffic Act to take your car onto the public highway without insurance.

Every time you take the wheel, you run the risk of damage to your car, to yourself and to third parties and their property. While it may be tempting to go for the cheapest insurance cover, this may turn out to be a false economy.

There are three forms of motor insurance cover:

#### 1 Third Party

Third party is the minimum legal level of insurance. The first two parties are the insurance company and the driver. Third party insurance covers your liabilities in respect of:

- Injuries to others (i.e. to your passengers and

other persons not inside your car).

- Damage to other peoples' property (e.g. the third party's car, but not your own vehicle).

2 **Third Party, Fire and Theft** covers the aforementioned Third Party risks plus theft, and damage to your vehicle caused by attempted theft and fire.

#### 3 **Comprehensive** (fully comp)

Comprehensive insurance covers third party, fire and theft risks plus:

- Accidental damage to your vehicle
- Malicious damage to your vehicle
- Personal accident
- Medical expenses, to a limit
- Loss of, or damage to, personal property carried in your vehicle, to a limit
- New for old replacement in the first year
- Glass replacement: windscreen, sunroof and windows

Source: [http://www.find.co.uk/insurance/motor/types\\_of\\_car\\_insurance\\_policies](http://www.find.co.uk/insurance/motor/types_of_car_insurance_policies)

### Video

1. You're going to watch a video clip about car insurance. Watch the first part of the clip (0.00 to 0.36) and explain the philosophy and concept of insurance company insurethebox.



2. Then, watch the next part of the clip (0.36 to the end) and answer these questions:

- a) What are telematics boxes?
- b) Do the customers have access to this information?
- c) According to the CEO what is the heart or key element of the business?
- d) Who does the CEO say ultimately benefits from the system?

Video: <http://www.youtube.com/watch?v=MoGM8BIEXmo>  
Or search YouTube: "insurethebox – transforming the motor insurance industry with IBM"

After completing the exercises, turn to the back of this pack to see a transcript of the video.

## READING

You're going to read an article about some smartphone car insurance technology. What do you think the technology will involve. Think. Then, read the article once to compare your ideas.

Then, read the article again and answer these questions.

- 1 How does this technology differ from the idea in the video clip?
- 2 How does this new technology benefit young drivers?
- 3 What change in insurance regulations has prompted this idea?

### AVIVA TO TRIAL SMARTPHONE CAR INSURANCE TECHNOLOGY

Android app will monitor a driver's first 200 miles, with discounts on premiums offered to safe drivers.

Drivers with motor insurance policies from Aviva are being invited to trial technology which allows the insurer to use a customer's smartphone to rate their driving and adjust their premiums accordingly.

The insurer has previously trialled policies using black box telematics technology, which fits in a car and tracks a driver's behaviour and car use, but the new technology allows customers with android phones to do a similar job.

Telematics has tended to be targeted at younger drivers who face high premiums for insurance, and research suggests that as well helping them to reduce costs it also makes them safer.

Policy holders who download the Aviva RateMyDrive app will have their first 200 miles driving monitored, with the phone recording data on acceleration, braking and cornering.

This is turned into a score which is used to determine their insurance premium. Aviva said those deemed to be safe drivers could save up to 20% off their premium.

However, those already paying less than £200 a year will not be entitled to a discount, while those paying between £200 and £400 will have it capped at 10%.

Those whose driving does not come up to scratch will remain on Aviva's standard premium. The insurer has tested the technology on its staff, but wants 5,000 drivers to volunteer to help.

"We need a wide range of motorists to test the proposition and help us develop the final product and customer experience before we bring it fully to market," said Steve Treloar, Aviva's retail director.

"We believe that by using smartphone technology in this innovative way, Aviva will be able to tailor premiums further to individual drivers – basically the premium will be for you, not people like you."

The move comes as insurers gear up to implement EU rules which will prevent them taking into account a driver's sex when setting insurance premiums.

Source: <http://www.guardian.co.uk/money/2012/aug/13/aviva-trial-smartphone-car-insurance-technology?INTCMP=SRCH>

## VOCABULARY

Look at the vocabulary below from the article. Try to guess the meanings of any words you don't know from their context. Then, match the vocabulary (1 to 12) with the definitions below (a-l).

- 1 with discounts on **premiums** offered to safe drivers
  - 2 invited to **trial** technology (*to trial*)
  - 3 use a customer's smartphone to **rate** their driving (*to rate*)
  - 4 using **black box telematics** technology
  - 5 telematics has **tended to** be targeted at younger drivers (*to tend to*)
  - 6 with the phone recording data on **acceleration, braking and cornering** (*to accelerate, to brake, to corner*)
  - 7 This is turned into a **score**
  - 8 those **deemed** to be safe drivers could save up to 20% (*to deem*)
  - 9 those paying between £200 and £400 will have it **capped** at 10% (*to cap*)
  - 10 those whose driving does not **come up to scratch** (*to come up to scratch*)
  - 11 to **tailor** premiums further to individual drivers (*to tailor*)
  - 12 insurers **gear up** to implement EU rules (*to gear up*)
- a Speeding up, slowing/stopping and turning a car (around a corner).
  - b To give a value or grade to something you have evaluated.
  - c The sum paid (usually in installments) for an insurance policy.
  - d To make something adapt or fit a particular person or situation.
  - e To prepare or get ready for something.
  - f To test or try out something.
  - g Generally likely or inclined to do/be something.
  - h A final mark or numerical result of a test or competition.
  - i To set an upper limit usually on an amount of money or quantity of something.
  - j To consider or judge something.
  - k Data transmission from a device that records the movements of a vehicle or craft.
  - l To reach an acceptable standard, to be good enough.

### Think about it!

- 1 What do you think of the use of new technology such as telematics boxes and apps for car insurance? What are the pros and cons?
- 2 Have you heard of new technology being used in any other insurance sector? If so, how will this change the insurance business?
- 3 Do you think customers will mind being monitored so closely? Are there any privacy issues involved?

## WRITING

Write an e-mail to a friend advising him/her on what type of car insurance to take out and why.

# UNIT 1 **Car Insurance**

## LANGUAGE-TO-GO

These are useful sentences that you can use for speaking activities in class, or in a professional context with work colleagues. Learn them by studying them for a couple of minutes, then cover them up and try to re-write them in the right-hand column. Alternatively, write translations of them. Later, read over the translations and try to reproduce the sentences in English.

USEFUL SENTENCE		REVISION	
1.	She had to give her bank details when she made the claim.	1.	
2.	The insurance policy covers customers who have suffered financial loss.	2.	
3.	The premium was quite high.	3.	
4.	The insurance policy covered her for a period of six months.	4.	
5.	She was fined for driving without any insurance cover.	5.	
6.	The insurance policy is for a year.	6.	
7.	Premiums are based on your medical history.	7.	
8.	This should reduce the cost of your insurance policy.	8.	
9.	Car insurance premiums have fallen by 10%.	9.	
10.	Why has my car insurance premium increased?	10.	
11.	They won't be entitled to a discount.	11.	
12.	They're on the standard premium.	12.	
13.	The company offers competitive prices.	13.	
14.	It's a win-win-win situation.	14.	
15.	We're hoping to drive down the cost of motor insurance.	15.	
16.	They exchanged insurance details.	16.	
17.	They weren't able to determine the cause of the accident.	17.	
18.	Motor insurance is a compulsory form of insurance.	18.	
19.	It's illegal to drive without car insurance.	19.	
20.	They spread the payments out in two installments.	20.	