

# Insurance

## Activity 1

With your partner discuss the meaning of the following insurance words:

**catastrophe claim broker policy take out cover pay out premiums lump sum theft**

## Activity 2

Match the words in Activity 1 with the definitions below.

1. An insurance contract which ensures that the person who suffered a loss or an injury will be compensated financially .....
2. A demand for money from an insurance company .....
3. A disaster or terrible event .....
4. A quantity of money paid all at once, not in parts .....
5. Someone who works in one of the money markets .....
6. The criminal act of stealing or taking something without the owner's permission.....
7. To enter into an insurance contract with an insurance company .....
8. To give money to someone who has suffered damage to their property, loss of property or an injury .....
9. The regular payments you make to an insurance company .....
10. The financial protection which is provided by an insurance contract .....

## Activity 3

Use the words and phrases from Activity 1 in the correct form to fill the gaps in the sentences below.

1. In your country what happens if you do not ..... insurance on your car?
2. How often do you pay insurance ..... for your car insurance? Do you think these payments are high or reasonable? In what situations might they go up?
3. When you go on holiday do you insure your possessions against damage or .....? What would you do if someone stole your camera, your phone or your wallet?
4. In your country can you insure against ..... like earthquakes and hurricanes?
5. If there was a disaster and you needed to ..... on your insurance, would the company ..... quickly? Would it give you the money all at once in a ..... or in parts?
6. How many insurance ..... do you and your family have? What have you insured?
7. What insurance ..... does your employer/company provide? What would happen if an employee had an accident at work?
8. When you take out an insurance policy do you buy it direct (over the phone or on the internet) or do you use a .....? Why?

## Activity 4

Now use the questions in Activity 3 to start a conversation with your partner.

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### **Activity 5**

Go to **EnglishClub.com** and click on the 'TP Homework' icon. Use the information you find there to answer the questions below.

1. What was the name of the silent movie actor who insured his crossed eyes?
2. What did singer Tom Jones insure, according to the TP Homework article?
3. What is the answer to the Quick Quiz?

### **Activity 6**

**'Generally speaking, insurance is a waste of money.'**

If you would like to express your opinion on this subject go to **EnglishClub.com** and click on the 'TP Discussion' icon to take part in the forum discussion there.

**N.B. Netiquette! PLEASE CHANGE THE DEFAULT SUBJECT LINE TO INDICATE THE OPINIONS IN YOUR POST BECAUSE IN A BUSY THREAD IT HELPS PEOPLE DECIDE WHICH POSTS TO READ!**

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