

SPECIFIC LANGUAGE:

Insurance English



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Insurance English

Learn the practical words and expressions you need to talk about this topic

Welcome to your **Insurance English** course. You're going to learn lots of useful words and expressions. And by the end of the course, you'll be able to talk confidently and fluently on this topic.

By the end of this course, you'll...

- ... **speak** confidently on several insurance topics.
- ... **know** over 500 practical insurance-related words or expressions.
- ... **understand** all the key insurance terms in English.

Here are some key features of the course:

- Interesting texts on **insurance topics** so you can see the key language.
- Vocabulary activities to remember the language.
- Discussion questions to practise using the language.
- Conversations so you can see the language in action.
- Guided role-play conversations to improve your speaking skills.
- Ready-to-go expressions to use when speaking or writing.
- Quizzes to test your memory of the language.

The course is designed to last approximately 45 hours.

Each unit in the course contains the following activities:

- A reading text.
- Vocabulary from the text.
- Discussion questions.
- A conversation on the topic.
- An oral role-play activity
- Key sentences from the topic

The answers are at the back of the book.

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SPECIFIC LANGUAGE: **Insurance English**



Learn Hot English has more than 25 years of experience producing top-quality language learning materials for students.

We know you'll love this course and find it really useful. Good luck!

Unit 1 Motor insurance

Objectives

- ...To learn 100 insurance-related words and expressions.
- ...To improve your English knowledge of the topic by reading several texts.
- ...To learn useful and practical phrases for talking about motor insurance.
- ...To develop fluency by having a guided conversation on the topic of motor insurance.



1 Motor insurance (UK)

Read over the text below and answer the questions.

1. What law makes motor insurance compulsory in the UK?
2. Name two other types of compulsory insurance in the UK.
3. Why might choosing the cheapest insurance be a false economy?
4. What does Third-Party insurance cover?
5. Does Third-Party insurance cover damage to your own car?
6. What extra risks are covered by Third-Party, Fire and Theft insurance?
7. List three things covered by Comprehensive insurance that are not covered by the other two types.
8. Who might benefit most from Comprehensive insurance?



Motor Insurance (UK)

Motor insurance is one of the few compulsory forms of insurance in the UK, alongside employers' liability insurance and building insurance (if you have a mortgage). Under the Road Traffic Act, it is a criminal offence to drive a vehicle on public roads without valid insurance cover.

Every time you take the wheel, you face potential risks: damage to your car, injury to yourself, and harm to third parties or their property. While choosing the cheapest insurance policy might seem like a good idea, it can often be a false economy if it doesn't provide adequate protection. There are three main types of motor insurance cover:

1. Third-party insurance

Third-party insurance is the minimum legal requirement in many countries. The **first party** (individual or organisation) is the policyholder (the driver), the **second party** is the insurance company, and the **third party** (or parties) refers to anyone who suffers injury or damage caused by the insured, like passengers, pedestrians, other drivers...). This type of cover protects you against:

- Injuries to other people (e.g. passengers, pedestrians, or other drivers)
- Damage to other people's property (e.g. another vehicle or a fence)

It does **not** cover damage to your own vehicle.

2. Third-party, fire and theft insurance

This policy includes everything covered by Third-Party insurance, plus:

- Theft of your vehicle
- Damage caused by attempted theft
- Damage caused by fire

It offers more protection than basic Third-Party cover but still excludes accidental damage to your own car.

3. Comprehensive (Fully Comp) insurance

Comprehensive insurance provides the highest level of cover. It includes all the benefits of Third-Party, Fire and Theft, plus:

- Accidental damage to your own vehicle
- Malicious damage (e.g. vandalism by other people)
- Personal accident cover (which pays out money if someone is injured in an accident)
- Medical expenses (up to a specified limit)
- Loss of or damage to personal belongings in the car (up to a limit)
- 'New for old' replacement if your car is written off (completely destroyed) in the first year
- Glass replacement (windscreen, sunroof, and windows)

Comprehensive cover is often recommended for newer or more valuable vehicles, or for drivers who want peace of mind.

NOTE: Motor insurance versus car insurance. These two terms are often used interchangeably. However, **motor insurance** is a broader term that includes all types of vehicles: cars, motorcycles, vans, trucks, buses, commercial fleets... This term is used in legal, regulatory, and commercial contexts to refer to vehicle insurance in general.; **car insurance** specifically refers to coverage for passenger cars.

Vocabulary matching

Match each insurance term (1 to 8) with its correct definition (A-H).

1. Motor insurance
2. Third-party insurance
3. Comprehensive cover
4. Liability
5. Malicious damage
6. Personal accident cover
7. Glass replacement
8. False economy

- A. Damage caused on purpose, such as vandalism by other people.
- B. A situation where something seems cheaper but ends up costing more.
- C. Insurance that covers damage to other people and their property, but not your own car.
- D. Insurance that includes third-party, fire, theft, and damage to your own car.
- E. A type of insurance required by law to drive a vehicle (car, van, truck...) on public roads.
- F. Legal responsibility; in particular, costs you may have to pay if you cause an accident.
- G. Insurance that pays out money for injuries to the driver in an accident.
- H. Cover for broken windows, windscreens, or sunroofs.

Vocabulary gap fill activity

Complete the sentences with the words from below.

liability false comprehensive third-party insurance malicious replacement personal

1. Every driver must have motor _____ to legally operate a vehicle on public roads.
2. You must prove that the damage was intentional and not accidental in order to file a claim for _____ damage.
3. Buying the cheapest insurance policy can be a _____ economy if it doesn't provide the coverage you need.
4. The cracked windscreen was fixed at no extra cost because the policy includes glass _____.
5. The damage to your own car won't be reimbursed if you don't have _____ cover.
6. Businesses with staff need employers' _____ insurance to cover workplace injuries or illnesses.
7. His _____ accident coverage helped with medical bills after the crash.
8. The damage to the parked car was covered under _____ insurance, but the driver's own vehicle wasn't.

Discussion Questions

Answer these questions with a friend or by speaking to yourself. The first one is a sample answer.

1. What types of insurance are compulsory in the UK? ***Motor insurance, employers' liability insurance, and buildings insurance (if you have a mortgage) are compulsory.***
2. Why is motor insurance required by law in the UK?
3. What risks do drivers face every time they drive?
4. Why might choosing the cheapest insurance be a false economy?
5. What does Third-Party insurance cover?
6. Who are the 'third parties' in Third-Party insurance?
7. What additional protection does Third-Party, Fire and Theft insurance offer?
8. What is excluded from Third-Party, Fire and Theft insurance?
9. What does Comprehensive insurance include that the other types don't?
10. When is Comprehensive insurance usually recommended?
11. How does Comprehensive insurance handle personal belongings in the car?
12. What does "new for old" replacement mean in Comprehensive insurance?
13. Why might someone choose Third-Party insurance over Comprehensive?
14. How does motor insurance protect third parties?
15. What could happen if someone drives without insurance in the UK?



Conversation: Selling car insurance

Read over the conversation between a car insurance company rep and a potential customer. Then, answer the questions below.

1. Why is car insurance compulsory in the UK?
2. What happened to the customer's cousin?
3. What does the standard insurance policy cover?
4. How long is the most popular insurance policy?
5. What factors affect the cost of car insurance premiums?
6. Why might someone not be entitled to a discount?
7. What should you do after an accident?
8. How can customers pay for their insurance?



Customer: Hi there, I need some car insurance, and I've got a few questions.

Rep: Of course! I'd be happy to help. Just to start, motor insurance is a compulsory form of insurance in the UK – it's illegal to drive without car insurance.

C: Right, I know. My cousin was fined for driving without any insurance cover last year. I don't want to make the same mistake.

R: Good call. We offer several policies, and the company prides itself on its competitive prices. Our standard policy covers customers who have suffered financial loss due to accidents, theft, or damage.

C: What's the duration of the policy?

R: Our most popular insurance policy is for a year, but we also offer short-term options. For example, one customer recently chose a six-month policy while she was working abroad temporarily.

C: I see. And how are premiums calculated?

R: Premiums are based on several factors: your driving record, age, vehicle type, and even your medical history. If you've had no recent claims and maintain good health, this should reduce the cost of your insurance policy.

C: That's good to know. But last year, my premium was quite high. Why has my car insurance premium increased?

R: It could be due to changes in your risk profile or updates to national insurance regulations. However, the good news is that car insurance premiums have fallen by 10% across the board this quarter, so you might see some savings.

C: That's a relief. Do you offer any discounts?

R: We do, but not everyone qualifies. For example, customers with multiple claims or high-risk profiles won't be entitled to a discount. They're usually on the standard premium.

C: Got it. What happens if I'm in an accident?

R: First, you'd need to exchange insurance details with the other party. If a claim is made, and the cause of the accident can't be determined, we'll investigate it thoroughly. Once approved, you'd need to give your bank details so we can process the reimbursement.

C: And how do I pay?

R: You can pay the full premium upfront or spread the payments out in two instalments. It's flexible.

C: Sounds fair. Honestly, I just want something reliable and affordable.

R: That's exactly what we aim for. We're hoping to drive down the cost of motor insurance while maintaining excellent coverage. It's a win-win-win situation – for you, for us, and for safer roads.

C: Thanks! So, if everything is all right, I'd like to start the application process.

R: Great. Let's get you covered!

Role-play: Selling car insurance

Instructions: Imagine you're the insurance company rep. You're going to have a conversation with a potential customer. Read over the script and respond according to the prompts for the Rep. Try to be helpful, clear and polite. Invent and improvise as necessary! **We have given you the first answer to show you how to do it.** Good luck! 😊

Customer: Hi there, I need some car insurance, and I've got a few questions.

1. **Rep (you):** Respond and explain a bit about motor insurance in the UK. → *That's great. I'm here to help. Just so you know, motor insurance is compulsory in the UK. It's illegal to drive without it.*

Customer: So, what sort of policies do you have available?

2. **Rep (you):** Respond and explain what the standard policy covers. →

Customer: How long does the insurance last?

3. **Rep (you):** Respond with the usual length of the policy. →

Customer: Why was my premium so high last year?

4. **Rep (you):** Respond with possible reasons for a high premium. →

Customer: Can I get a discount this time?

5. **Rep (you):** Respond and explain who gets a discount. →

Customer: What do I do if I have an accident?

6. **Rep (you):** Respond with the first step after an accident. →

Customer: How do I pay for the insurance?

7. **Rep (you):** Respond with the payment options. →

Customer: Thanks! I think I'll go ahead and apply.

8. **Rep (you):** Respond positively and close the conversation. →

Key sentences for talking about motor insurance

Read the key sentences for this topic and **say them out loud**. Try to learn them by heart so you can use them when speaking or writing!

- She had to give her bank details when she made the insurance claim.
- The insurance policy covers customers who have suffered financial loss.
- The insurance premium was quite high.
- The insurance policy covered her for a period of six months.
- She was fined for driving without any insurance cover.
- The duration of the insurance policy is one year.
- Insurance premiums are partly based on your medical history.
- Having not made any insurance claims in the past will reduce the cost of your insurance policy.
- Car insurance premiums have fallen by 10%.
- Why has my car insurance premium increased so much compared to last year?
- They won't be entitled to a discount.
- They're on the standard premium rate.
- The insurance company offers competitive prices.
- She exchanged insurance details with the other driver.
- We're hoping to get a better deal for our car insurance policy.
- After the accident, they exchanged insurance details.
- They weren't able to determine the cause of the accident.
- Motor insurance is a compulsory form of insurance.
- It's illegal to drive without any form of car insurance.
- They spread the payments out over two instalments.