

# Insurance

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## Warm-Up

### A. Brainstorm

How many types of insurance can you think of?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Note:**

The word *insurance* is uncountable.

### B. Discussion

Discuss the following questions in groups.

1. Can you pronounce the word "insurance"?  
What related word forms can you think of?
2. Can you spell the word "insurance" without looking at it?  
Close your eyes and try.
3. What is the most important type of insurance?
4. What type of insurance is not necessary for you (and your family)?
5. Why is car insurance important?
6. What happens if you drive without car insurance?
7. Is health insurance expensive in this country?
8. Does your native country offer the same types of insurance as the country you live in now?

## Warm-Up cont.

### C. Vocabulary Preview

Word	Definition	Got it! (✓)
accident insurance	insurance for unexpected injuries	
adjuster	a person who investigates insurance claims and decides on settlements	
agent	a person who sells and manages insurance policies	
beneficiary	a person who becomes eligible to receive money or payment (e.g., a spouse in the case of accidental death)	
broker	a person who finds and sells the best insurance plans for customers	
claim / indemnity	a request for payment by an insured person to an insurer to cover losses protected in an insurance policy	
commercial auto	a car that is used for the primary purpose of earning money	
commission	a percentage that a salesperson earns	
comprehensive / extended	covering many things (more than a basic insurance policy would cover)	
collision insurance	property protection when an insured driver is at fault	
copay	a shared payment program where an employer pays part of the insurance premiums and the insured pays the other part	
coverage	the amount and type of protection provided	
deductible	a percentage that an insured person pays when making a claim	
dependent	a child or spouse who is dependent on another's income	
disability	the inability to work or live normally due to an injury or illness	
eligible	able/allowed to access or purchase	
exclusions	items that are not included or covered	
file (a claim)	to report a loss and request a payment (also <i>make a claim</i> )	
group health plan	discounted or free health insurance offered to employees and often their family members	

## Warm-Up cont.

### C. Vocabulary Preview cont.

Word	Definition	Got it! (✓)
liability	responsibility for others' losses in an accident you caused	
licensed	qualified based on regional requirements	
long-term care	health care that is required for a long period of time (often until death) due to age or illness	
mandatory	required, compulsory	
negligence	failure to act responsibly (resulting in someone's injury or death)	
policy	a signed insurance contract that lasts a specific amount of time	
premium	the cost of insurance coverage	
private insurance	insurance not provided by the government or an employer	
provisions	rules and exceptions written in a contract	
rebate	money that is returned or refunded	
risk	a chance that one takes	
settlement	an agreed upon arrangement or amount of money following an incident or claim	
term insurance	life insurance that covers a specific amount of time (e.g., 10 years)	
third party	a person who is involved but is not the insured or the insurer	
total liabilities	the full amount owed by the insurance company	
unpaid losses	claims that have not been settled yet	
variable	dependent on securities (e.g., stocks), not a fixed rate	
quote	a cost estimate provided by an insurance company	
waiting period	an amount of time before one is eligible for insurance	
warranty	short-term insurance covering a purchased product or service	
workers' compensation	insurance that covers an employee's income following an accident at work	

# Types of Insurance

## A. Reading

1. Insurance **policies** protect you, your family, your property, and any person or property you may accidentally cause harm to. Some types of insurance are optional and others are **mandatory**. In some countries, the government or your employer help cover certain types of insurance, such as health insurance and unemployment insurance.
2. An insurance **broker** can help you find the private insurance coverage you and your family need. A broker gets paid by commission from various insurance companies. It is important to understand the terms in an insurance policy, and a **licensed** insurance agent can help you manage your **risks** and determine the best coverage for you and your family.
3. In most countries, car insurance is mandatory for people who own or rent cars. They have to protect their own health and property as well as the health and property of other drivers. Car insurance **premiums** differ depending on age, gender, place of residence, and driving history and experience. Those who use their cars primarily to earn money usually need **commercial** car insurance. If you get into an accident, you will probably have to pay a **deductible**. This is a small percentage of the cost the insurance company pays. You need to contact your insurance company to make a **claim**. In many regions, car insurance is private.
4. There are many different types of health insurance that people have. In some countries, basic health coverage is provided by the government using taxpayers' money. These plans and programs aren't always **comprehensive**. Many people purchase private insurance or group insurance for additional health coverage, such as dental coverage and long-term disability. Life insurance isn't mandatory, but many people purchase it in order to protect their **dependents** in the event of unexpected death due to an accident or illness. To be **eligible**, you may need to fill out a medical form or take a medical test. Your spouse, children, or an extended family member will usually be the **beneficiary**.
5. Homeowners and renters also need insurance. Mortgage insurance protects you if you lose your job or become sick or injured and can't make your mortgage payments. It may be mandatory if you do not have a large down payment. Property insurance provides money for repairs in the event of a natural disaster such as a flood or hurricane or an accident such as a fire. If you rent a home, you need property insurance to protect your own belongings and **liability** insurance to protect the property of the owner and other occupants.

## Types of Insurance cont.

### B. Comprehension

Practise asking and answering the following questions with your partner. Then write the answers in your notebook.

1. What does mandatory mean?  
What is an example of mandatory insurance?
2. What does an insurance broker do?
3. How are car insurance premiums calculated?
4. Who needs commercial car insurance?
5. What is a deductible?
6. Why do people purchase life insurance?
7. Why do renters need property insurance?
8. What does liability refer to?

### C. Research

Answer Yes/No for each of the following based on the region you live in now. Then compare your answers with a partner. Look up any answers you aren't sure about.

- \_\_\_\_\_ 1. Car insurance is private.
- \_\_\_\_\_ 2. The government pays for a comprehensive health insurance plan.
- \_\_\_\_\_ 3. Most adults have life insurance.
- \_\_\_\_\_ 4. Car insurance premiums are higher for young males than young females.
- \_\_\_\_\_ 5. Car insurance is optional for drivers.
- \_\_\_\_\_ 6. You have to take a medical test to be eligible for life insurance.
- \_\_\_\_\_ 7. Property insurance is cheaper for renters than homeowners.
- \_\_\_\_\_ 8. Mortgage insurance is mandatory.

## Vocabulary Review

### A. Matching

Match the words on the left with the examples on the right.

- |                         |  |
|-------------------------|--|
| _____ 1. policy         | a) You will owe the first \$250 for the broken window.                   |
| _____ 2. mandatory      | b) He is certified to sell insurance in this province.                   |
| _____ 3. broker         | c) The couple has two children under the age of 18.                      |
| _____ 4. licensed       | d) I am able to get travel insurance because of my citizenship.          |
| _____ 5. risk           | e) He pays more for life insurance because of his heart condition.       |
| _____ 6. premium        | f) Car insurance is required for all drivers in Ontario.                 |
| _____ 7. commercial     | g) It covers everything including dental work and prescription drugs.    |
| _____ 8. deductible     | h) You'll get your official insurance documents in the mail.             |
| _____ 9. claim          | i) Moving truck drivers take out a special type of car insurance.        |
| _____ 10. comprehensive | j) This covers you if you damage someone else's property by accident.    |
| _____ 11. dependents    | k) She gets paid by commission from insurance companies.                 |
| _____ 12. eligible      | l) I don't think there's much chance that we'll need to cancel our trip. |
| _____ 13. beneficiary   | m) Her spouse received the money from the life insurance company.        |
| _____ 14. liability     | n) We used our insurance when our basement flooded.                      |

### B. Odd One Out

Circle the word that does not belong in each group of words below.

Be prepared to explain why.

- |   |  |  |  |
|---|--|--|--|
| 1. a) licensed<br>b) certified<br>c) deductible | 4. a) eligible<br>b) deductible<br>c) able     | 7. a) claim<br>b) spouse<br>c) dependent       | 10. a) liability<br>b) responsibility<br>c) eligible |
| 2. a) premium<br>b) liability<br>d) fee         | 5. a) commercial<br>b) sales<br>c) beneficiary | 8. a) commission<br>b) broker<br>c) optional   | 11. a) deductible<br>b) commercial<br>c) owed        |
| 3. a) optional<br>b) chance<br>c) risk          | 6. a) policy<br>b) guidelines<br>c) broker     | 9. a) insurer<br>b) receiver<br>c) beneficiary | 12. a) agent<br>b) broker<br>c) dependent            |

# Grammar Practice

## INSURANCE VERBS

### A. Reference

Verb	Example
<b>be covered by</b> insurance ( <i>passive</i> )	I <b>am covered by</b> my husband's insurance.
<b>buy / get / take out</b> insurance	I <b>bought/got</b> car insurance for my teenage son. I <b>took out</b> insurance on my wedding ring.
<b>cancel</b> insurance	I am taking my car off the road. I need to <b>cancel</b> my insurance.
<b>claim</b> on insurance	You can <b>claim</b> the expense of your lost luggage on your travel insurance.
<b>make</b> a (an insurance) claim	There was a lot of damage. We'll have to <b>make</b> a claim.
<b>have</b> insurance	He doesn't <b>have</b> renter's insurance.
<b>need</b> insurance	We're getting older. We <b>need</b> life insurance.
<b>renew</b> insurance	Their policy is up in May. They need to <b>renew</b> their home insurance.
<b>sell</b> insurance	Do you know anyone who <b>sells</b> insurance?

### B. Practice

Fill in the blanks with the correct verb. More than one option may be available.

- I don't \_\_\_\_\_ life insurance because I don't have any dependents.
- We'll do the repairs ourselves. We don't want to \_\_\_\_\_ a claim.
- Let's check the policy date. It's probably time to \_\_\_\_\_ our insurance.
- I don't \_\_\_\_\_ insurance on my wedding ring. It wasn't expensive.
- My cousin \_\_\_\_\_ insurance for a living. He earns a lot of commission.
- That ambulance ride was expensive. Can we \_\_\_\_\_ that on our insurance?
- Do you \_\_\_\_\_ flood insurance?
- I don't need to \_\_\_\_\_ travel insurance.  
I'm \_\_\_\_\_ by my husband's insurance.



## Pair Work (Student A)

### A. Reading

You and your partner each have a different reading about a specific type of insurance. Read your article and then share your information with your partner by completing the questions in Part B together.

#### **Pet Insurance**

1. There are lots of types of insurance besides car, home, and health insurance. Some people take out bizarre insurance, such as multiple-birth insurance (in case you have twins or triplets) and cold-feet insurance (in case the bride or groom decides not to get married). One type of insurance that is becoming more and more common is pet insurance.
2. Pets can be very costly. Just like children, some pets require regular maintenance such as grooming and day care. Unlike children, pets are not covered by your private, group, or government health insurance plan.
3. Many dog and cat owners take out pet insurance to protect themselves from large, unexpected bills such as dental surgery. Some people are proactive. They take out pet insurance when they first get a new pet. Others take out pet insurance after receiving an expensive vet bill that puts them into debt. Owners of horses and exotic species, such as reptiles, often take out pet insurance too.
4. Like property insurance, a pet owner usually has to pay up front and make a claim after. Pet insurance typically includes a deductible. Depending on the policy, insurance will cover 70–100% of the cost of a vet bill.
5. Pet insurance is not typically comprehensive. Owners have to pay extra for procedures such as vaccinations or dental cleaning. Prescription drugs may or may not be covered, so it is important for pet owners to shop around and ask the right questions before purchasing pet insurance.

### B. Sharing Information

Work together to answer the questions based on the information from the readings.

1. What are two synonyms for "strange"?
2. What strange types of insurance coverage can you take out? Name four.
3. How are pets like children?
4. What type of insurance do you probably need if you leave the country?
5. What unexpected things can come up when you travel?
6. How is pet insurance similar to property insurance?
7. Does travel insurance cover car rental?
8. Why is pet insurance not considered comprehensive?

## Pair Work (Student B)

### A. Reading

You and your partner each have a different reading about a specific type of insurance. Read your article and then share your information with your partner by completing the questions in Part B together.

#### Travel Insurance

1. Insurance is a big business, but there are many types you will probably never need. Some people have weird needs for insurance, such as lottery insurance (in case your employees win the lottery together and all decide to quit) and body part insurance (in case you rely on one specific body part to earn your income). One type of insurance that you may think you don't need, but probably do, is travel insurance.
2. You may or may not get travel insurance with your group health plan. If your health insurance plan does not cover medical expenses outside of your province, state, or country, be sure to purchase travel insurance when you leave.
3. Travel insurance protects you in several ways when you leave the country. It typically includes cancellation insurance and insurance for lost luggage. Most importantly, it covers medical insurance in case of accidents or illness. Travel insurance may even cover an emergency trip home for you or your dependents via an air ambulance.
4. You never know what can happen when you travel. You may need to return home for an emergency or you may need to seek shelter in an emergency (e.g., a hurricane). Most travel insurance policies will cover these types of unexpected problems.
5. Travel insurance is often inexpensive. The risk of a major disaster occurring while you are away for a short time is low. However, if you have a pre-existing medical condition or are elderly, it may be expensive or even impossible to get travel coverage. Make sure you find out what the exclusions are before you purchase travel insurance.
6. Keep in mind that travel insurance likely won't cover your car rental. Make sure that you are covered by your own car insurance if you decide to rent a car. You will likely need additional coverage for an additional driver.

### B. Sharing Information

Work together to answer the questions based on the information from the readings.

1. What are two synonyms for "strange"?
2. What strange types of insurance coverage can you take out? Name four.
3. How are pets like children?
4. What type of insurance do you probably need if you leave the country?
5. What unexpected things can come up when you travel?
6. How is pet insurance similar to property insurance?
7. Does travel insurance cover car rental?
8. Why is pet insurance not considered comprehensive?

# Questions

## A. Listen & Complete

It is a good idea to prepare a list of questions before you talk to an insurance agent or broker. Listen and complete the questions. Then practise saying them out loud. Circle any words you have difficulty pronouncing.

1. What type of \_\_\_\_\_ do I need?
2. Does this cover my \_\_\_\_\_ ?
3. Will my \_\_\_\_\_ change if I move to a different town?
4. Are there any \_\_\_\_\_ available?  
(e.g., for safe/mature drivers, sprinkler systems, new homes)
5. What is the \_\_\_\_\_ ?
6. Is there a penalty for \_\_\_\_\_ the policy?
7. What is the difference between short-term and long-term \_\_\_\_\_ ?
8. What happens if I have a \_\_\_\_\_ medical condition?
9. Are there any additional \_\_\_\_\_ ?
10. How do I \_\_\_\_\_ my policy?
11. Does this policy cover \_\_\_\_\_ drugs?
12. What happens if I am \_\_\_\_\_ with a serious illness?
13. Am I \_\_\_\_\_ for government assistance?
14. Can my \_\_\_\_\_ change without warning?
15. Are there any \_\_\_\_\_ I should know about?
16. Do I need any \_\_\_\_\_ coverage?  
(e.g., for expensive jewellery, computers, etc.)
17. Can I set up \_\_\_\_\_ payments?
18. What happens if I miss a \_\_\_\_\_ ?
19. Can I \_\_\_\_\_ my home and car insurance?
20. Can I get a \_\_\_\_\_ ?

## B. Digital Activity

Work in pairs. Go online to find a car insurance company that offers quick quotes. What kind of information is required?

- *# of drivers* \_\_\_\_\_
- *type of vehicle* \_\_\_\_\_
- *address* \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
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- \_\_\_\_\_

## Class Activity

Walk around the classroom and ask your classmates questions. Write the questions in the spaces provided below, and write your classmate's name on the right if he/she answers "yes."

#	Find someone...	Question	Name
1	who made an insurance claim recently.	<i>Have you made an insurance claim recently?</i>	
2	who has car insurance.		
3	who wants an insurance broker.		
4	who needs life insurance.		
5	who has dependents.		
6	who has tried getting a quick quote.		
7	who has renters' insurance.		
8	who has an insurance agent.		
9	who has dental insurance.		
10	who wants pet insurance.		
11	who has taken out travel insurance.		
12	who cancelled an insurance policy recently.		

## Review

Your teacher will now assess your ability to understand language related to insurance.

### Task

#### WRITING

Complete the emails to and from a private health insurance company.

**Sender:** Elena Martinez  
**Recipient:** Monique Radcliffe  
**Subject:** Policy #4477889

To Ms. Radcliffe,

I want to \_\_\_\_\_ my private health insurance.  
1.

My \_\_\_\_\_ number is #4477889. My expiry date is June 30 of  
2.  
this year. I don't need private insurance anymore because I have a new job and my  
work has \_\_\_\_\_ insurance.  
3.

I am now contributing to my group insurance plan, so please do not  
withdraw any further payments. The \_\_\_\_\_ are  
4.  
cheaper with my group plan than your private company.

Please respond to confirm this cancellation.

Sincerely,  
Elena Martinez



## Review cont.

### Task cont.

**Sender:** Monique Radcliffe  
**Recipient:** Elena Martinez  
**Subject:** Your Cancellation

Dear Ms. Martinez,

Thank you for your message. Does your group insurance plan have

\_\_\_\_\_ coverage? For example, does it  
5.

\_\_\_\_\_ dental, eye care, and travel insurance?  
6.

What is the \_\_\_\_\_ on prescription drugs? Also,  
7.

does it include life insurance? I checked your policy and you have two children

listed as \_\_\_\_\_ under your existing policy.  
8.

Please call me if you would like to discuss further options.

You are also \_\_\_\_\_ for a discount since  
9.

you have had 12 months without a \_\_\_\_\_ .  
10.

Sincerely,

Monique Radcliffe, Licensed Agent  
Better Living Insurance Co.  
m. (224) 678-6939