

ENGLISH AS A SECOND LANGUAGE
Community Survival Skills

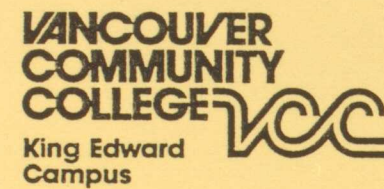
INSURANCE

An English as a Second Language
Workbook for Beginners

by Kathy Pierce

Graphic Design: Instructional Media Services, Vancouver Community College

1984©



1155 East Broadway
Box No. 24620 Station C
Vancouver, B.C.
Canada V5T 4N3

ACKNOWLEDGEMENTS

The Neighbourhood English Department would like to express appreciation to all those who contributed to the development of this book.

We are especially indebted to the Instructional Media Services for their suggestions regarding the graphics and layout; to Bob Altwein for the fine art work; to Jane McCourt for her excellent suggestions and comments, and for typing the final draft, and to Rose Marie Watson for the original suggestion and for continued support and encouragement throughout the course of this project.

Each booklet has basic learning components, the format of which varies from booklet to booklet. The learning components for this booklet are described in the following table.

BASIC LEARNING COMPONENTS FOUND IN THIS BOOKLET

COMPONENT	DESCRIPTION
Vocabulary Development	Vocabulary items directly related to the topic are presented in pictorial and written form.
Picture Stories	Stories are presented for some topic areas in both pictorial and written form.
Dialogue Practice	Dialogues needed in designated situations are given in written form.
Reading Comprehension	Reading selections with accompanying comprehension questions relating directly to the topic area are given.

NOTE TO THE TEACHER

INSURANCE, a book outlining the general ideas and some of the specifics of property, life, and car insurance; was developed to introduce second language students to what can be a complex subject.

This book is to be used by the teacher in a classroom setting; either as a course book, by itself or in conjunction with other materials, or as a resource book from which to develop lesson ideas. It may also be used by the upper beginner/lower intermediate student as a self guided course of study.

July 1984

Foreword

The Community Survival Skills booklets were developed for adults learning English as a Second Language in the Neighbourhood English classes and the Homefront Learning Program at Vancouver Community College. Both programs are community based and learners have expressed a need for those language skills required to better cope or survive in the community. Each of the Community Survival Skills booklets focuses on a separate area of concern. The booklets in the series are:

- . Using the Telephone in Emergencies
 - Reporting a Medical Emergency
 - Reporting a Fire
 - Reporting a Crime
- . Applying for U.I.C. and Using Human Resources
- . Using the Health Department
 - Health Department Services
 - Home Care
 - Child Health Centre
 - Dental Clinic
- . Driving
- . Sewing
- . Citizenship
- . Insurance

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The Community Survival Skills booklets can be adapted to two language levels. The language levels are described in the following table:

LANGUAGE LEVELS IN THE COMMUNITY SURVIVAL SKILLS BOOKLETS: Adapted from the B.C. Ministry of Education. English as a Second Language for Adults: English for Work. Ministry of Education, Victoria, B.C., 1982, pps. 5,6.			
LEVEL ONE:			
LISTENING	SPEAKING	READING	WRITING
<ul style="list-style-type: none">• is able to identify the topic of spoken conversation but cannot always follow the content of the conversation• frequently misunderstands speech on the telephone and radio due to the absence of body language• is able to follow speech directed at him/her but needs frequent repetition or rephrasing	<ul style="list-style-type: none">• is capable of using single words, phrases and single sentences in English• is only competent to cope with predictable needs• uses hesitate speech with errors requiring a patient listener aware of the learner's needs	<ul style="list-style-type: none">• is able to read and understand most common signs and public notices in English• is able to identify the topic and main idea in a short basic reading selection• reads at a slow rate	<ul style="list-style-type: none">• is able to copy English printing and cursive writing• is able to fill in simple forms requiring personal information• is able to write answers to questions in single sentences but not in a paragraph format
LEVEL TWO:			
LISTENING	SPEAKING	READING	WRITING
<ul style="list-style-type: none">• is able to follow formal speech directed at him/her but experiences difficulty with colloquial speech• may experience difficulty in following and/or participating in a discussion	<ul style="list-style-type: none">• is able to convey most types of information directly related to his/her interests or needs• is fluent enough to interact with native speakers in areas of personal interest or need	<ul style="list-style-type: none">• is able to read most texts in his/her interest area with limited comprehension• reads a rate slower than native speakers and may have to re-read a selection to extract information	<ul style="list-style-type: none">• is able to write a paragraph reporting a series of events or information• may need to use a dictionary and may have minor problems with spelling and grammar when writing in a paragraph format

The Community Survival Skills booklets provide a framework from which the instructor can duplicate the lesson content which will best meet the needs of his/her learners. To assist the instructor, each booklet begins with a statement of an overall objective and language functions. The instructor is free to select and adapt these learning materials to the type and purpose of the class as well as the needs of the individual learner.

Jennifer House

INSURANCE

OVERALL OBJECTIVE - to be able to choose appropriate types of insurance request it from the insurance agent

FUNCTIONS	OBJECTIVES
IDENTIFYING	<ul style="list-style-type: none">• give personal information• identify makes and values of objects• identify types of policies• identify parts of a car
REPORTING	<ul style="list-style-type: none">• explain insurance needs• state needs (life insurance, property insurance, car insurance)• state whether you are a landlord or tenant and state the amount of coverage needed• report what happened when making a claim• describe the accident or burglary• list the damage or items lost
REQUESTING	<ul style="list-style-type: none">• ask for information• ask for a policy• ask to make a claim

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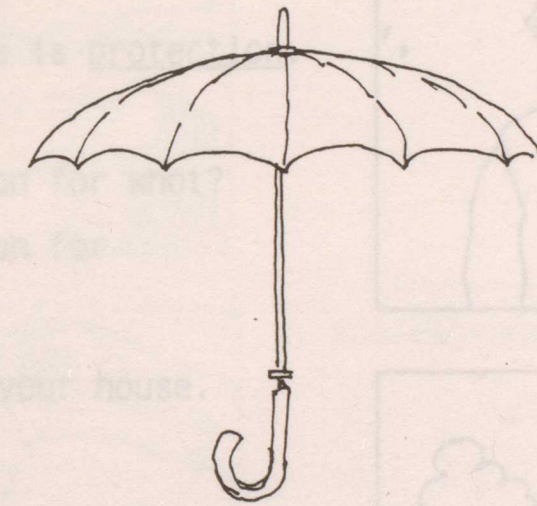
INSURANCE

What is insurance?

Insurance is protection

Protection for what?

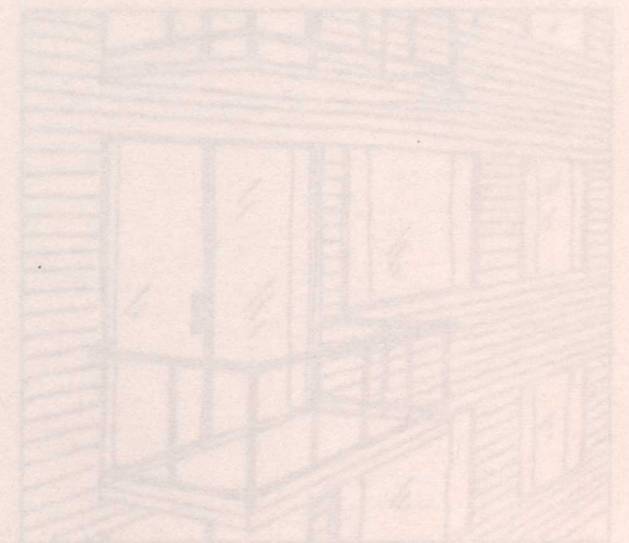
Protection for



your house.



your apartment.



INSURANCE SECTION 1 AN INTRODUCTION



AN INTRODUCTION
SECTION I
INSURANCE

INSURANCE

What is insurance?

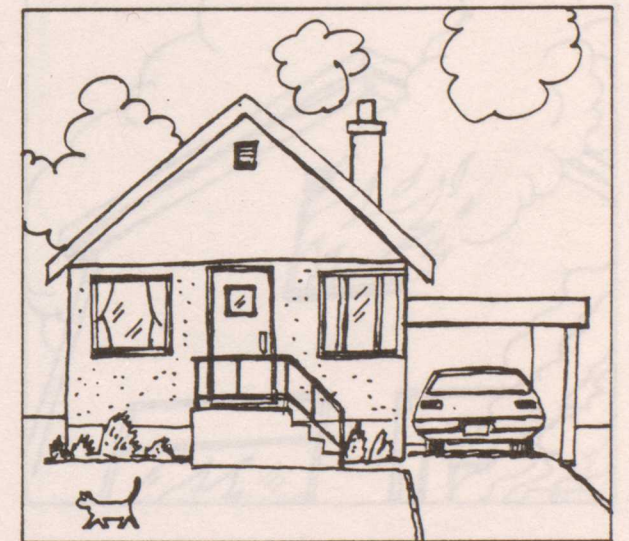
Insurance is protection.

Protection for what?

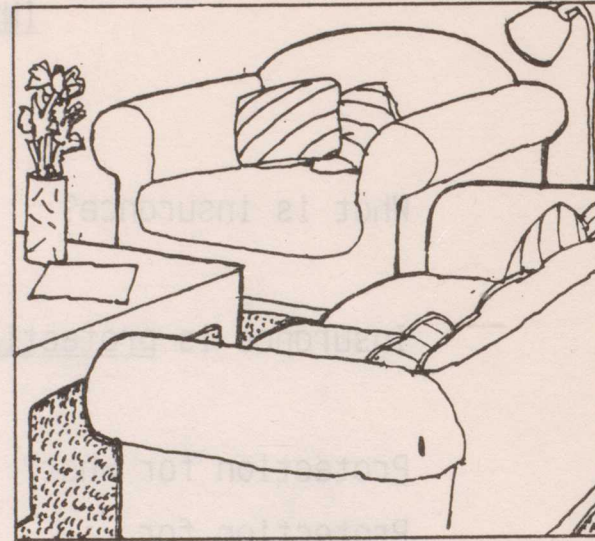
Protection for

your house.

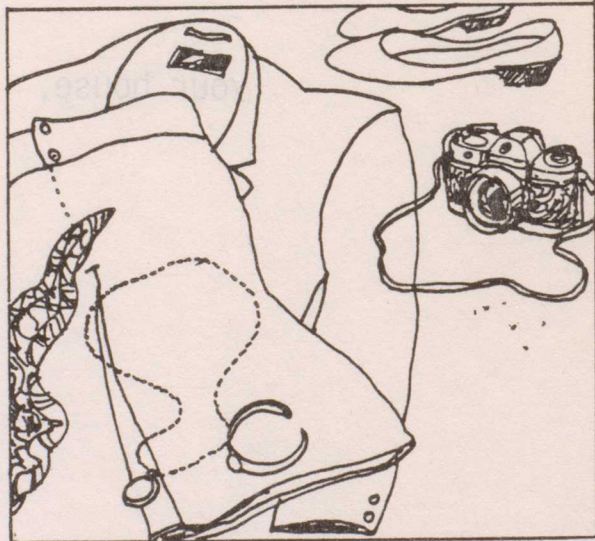
your apartment.



your furniture.



your possessions.



your family.



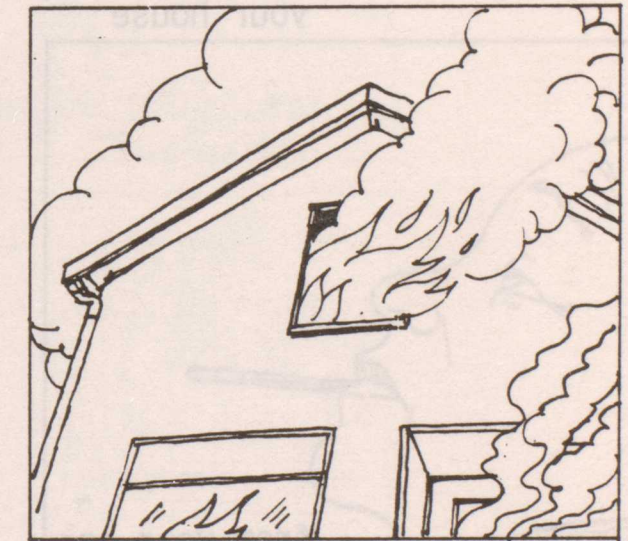
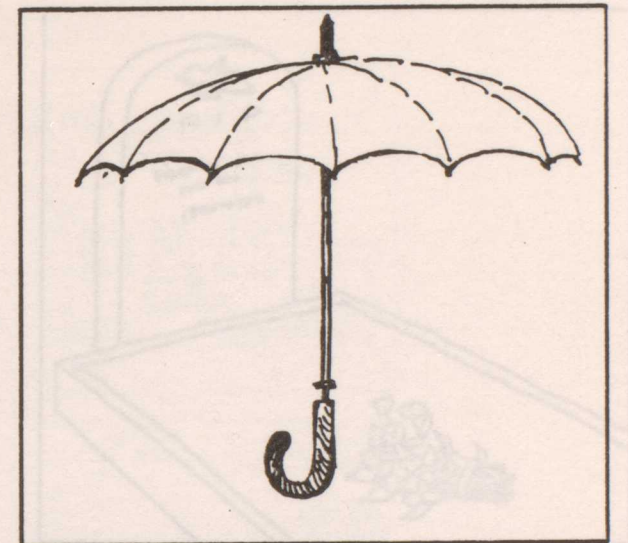
What is insurance?

Insurance is protection.

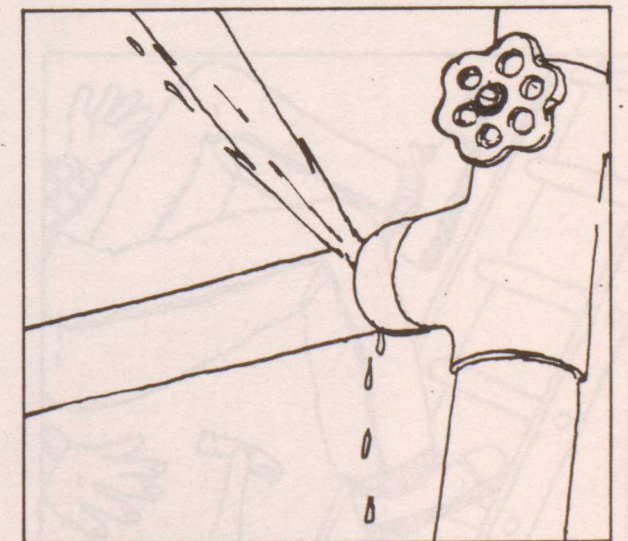
Protection from what?

Protection from

1. Fire



2. Burst water pipes

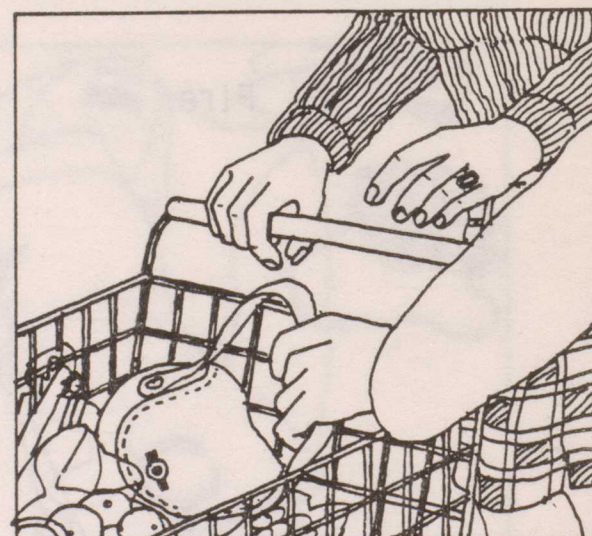


3. Theft

from your house.



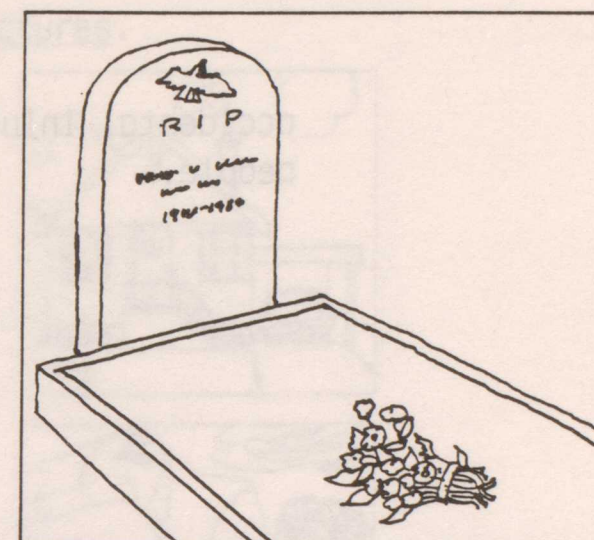
from you, away from
your house



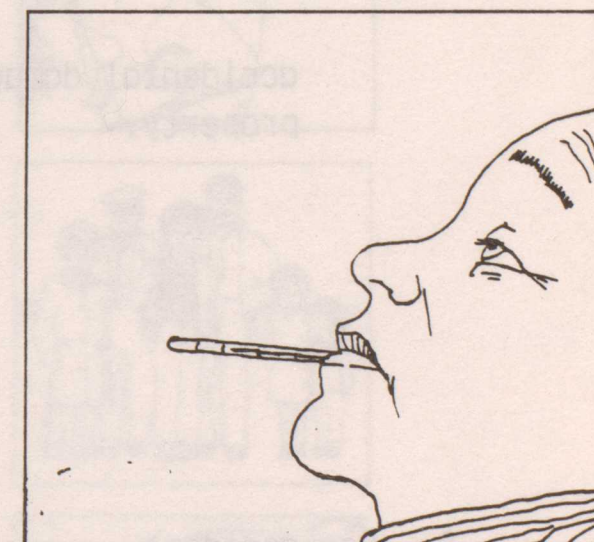
from your car



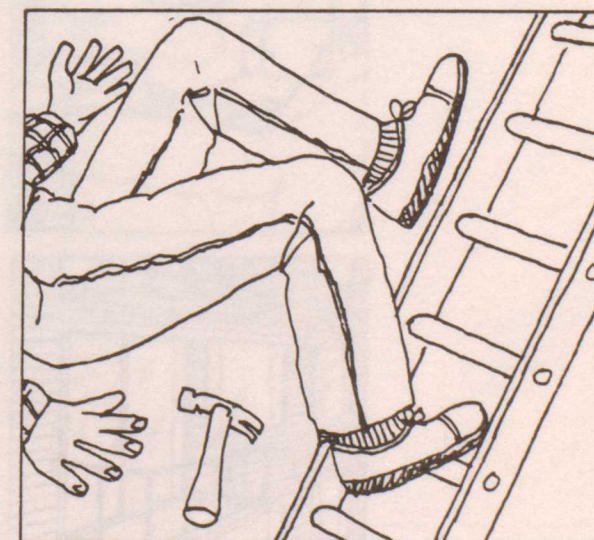
4. Death



5. Sickness



6. Accident

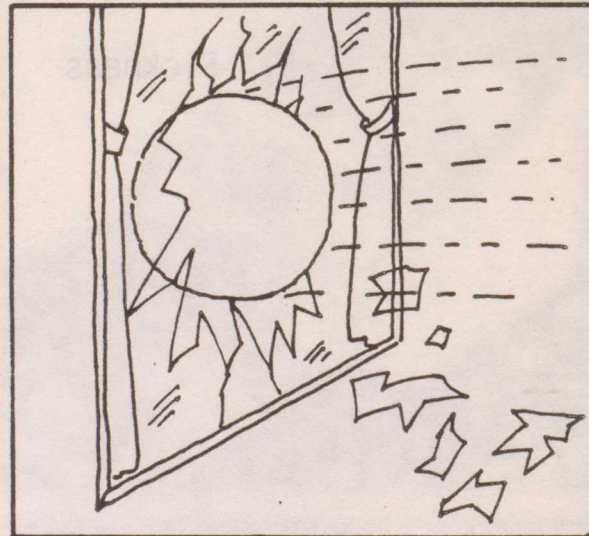


7. Liability - gives protection if there is

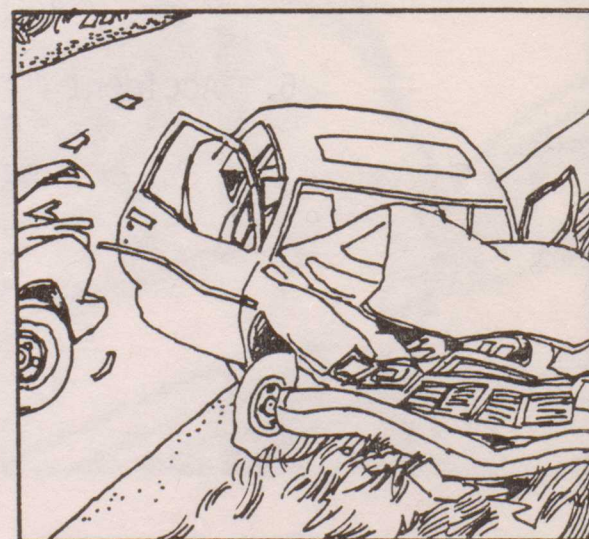
accidental injury to other people.



accidental damage to other property.



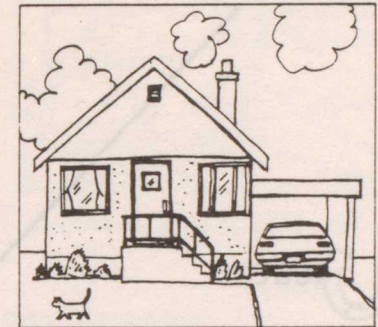
8. Car accident.



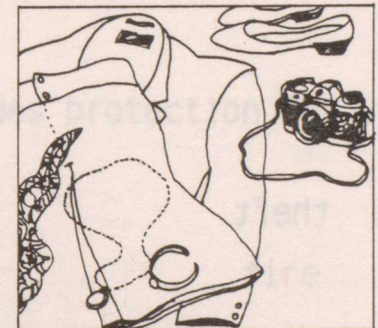
Exercise 1.

Match the words with the pictures.

1. a house



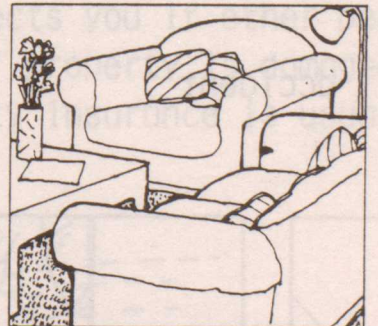
2. an apartment



3. furniture



4. possessions



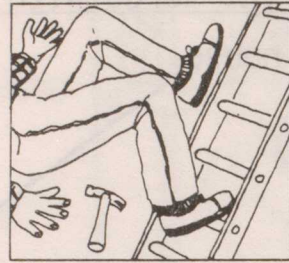
5. family



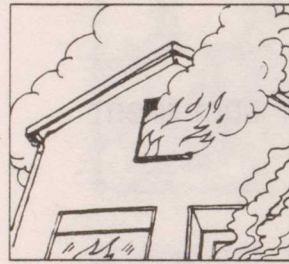
Exercise 2

Match the words with the pictures

1. fire



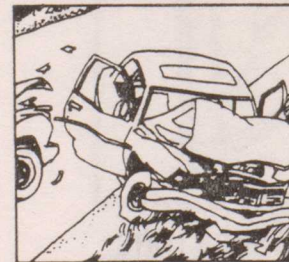
2. death



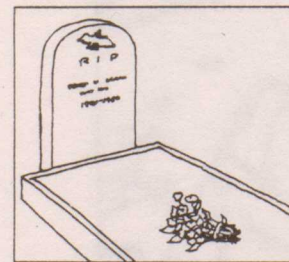
3. theft



4. sickness



5. accident



6. car accident



DIFFERENT KINDS OF INSURANCE



1. Property Insurance includes protection for your...

house

fire

apartment

FROM

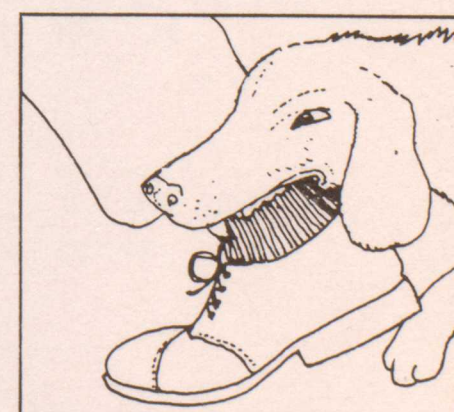
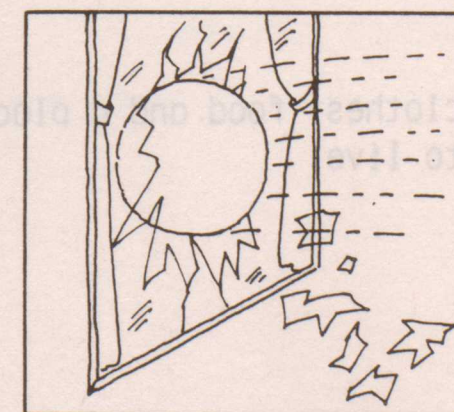
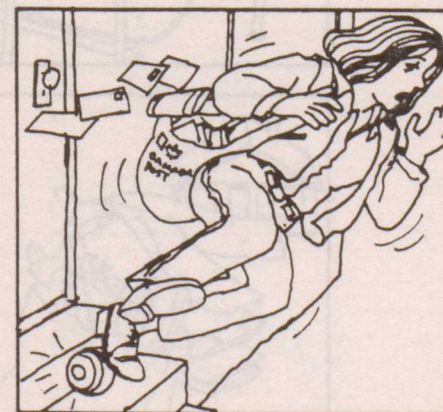
theft

furniture

burst water pipes

possessions

1a. Liability Insurance protects you if other people are injured or other peoples' property is damaged by your family or pets. Liability Insurance is usually part of property insurance.



2. Life Insurance

Gives protection if someone in your family dies.

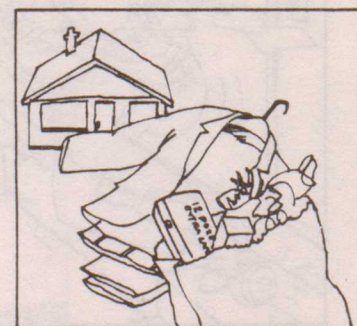
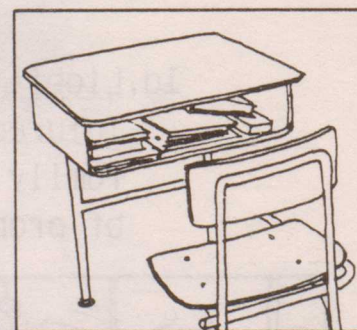
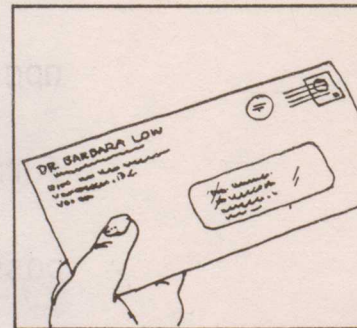
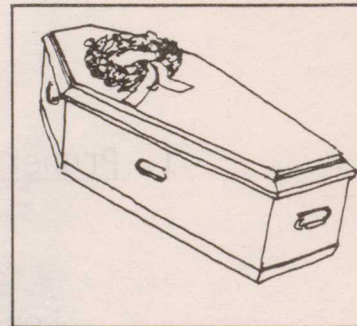
Life insurance pays for

funeral costs.

doctor's bills.

education for the children.

clothes, food and a place to live.



3. Car Insurance

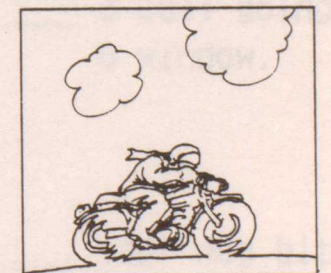
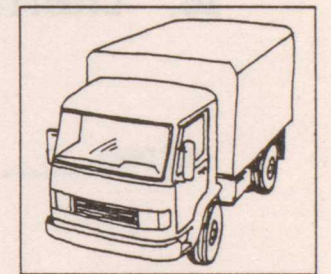
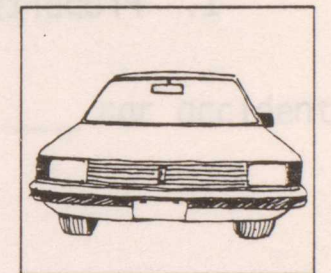
Car insurance gives you protection if you have an accident.

Includes protection for your

car

truck

motorcycle



Exercise 3

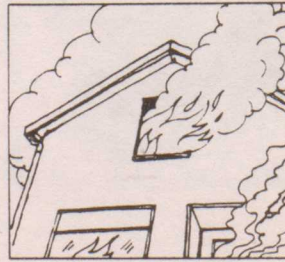
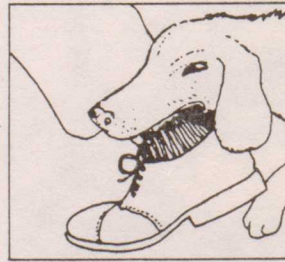
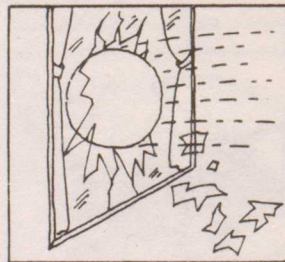
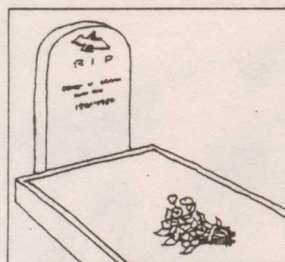
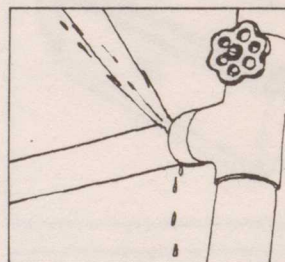
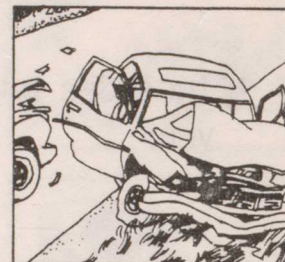
Match the words with the pictures.

1. Property insurance includes

1a. Liability insurance includes

2. Life insurance includes

3. Car insurance includes



Exercise 4

Match column A with column B.

1. Property insurance includes

1a. Liability insurance includes

2. Life insurance includes

3. Car insurance includes

theft from a car

car accident

burst water pipes

death

a ball going through a window.

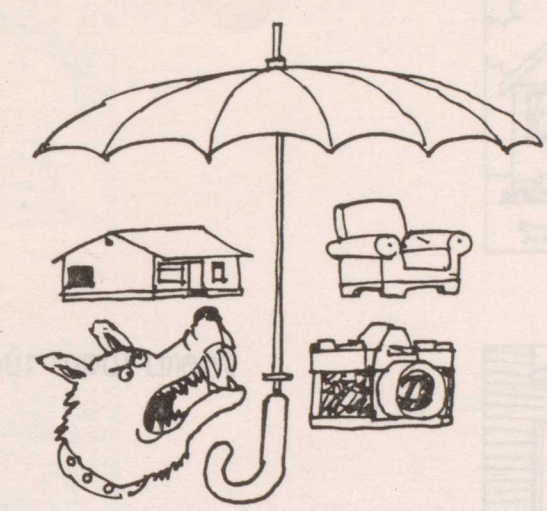
your dog biting a letter carrier

a fire in your house.

PROPERTY INSURANCE

Property is

your house



INSURANCE

SECTION II

PROPERTY INSURANCE

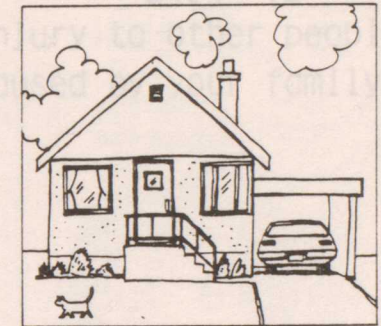
your furniture

your possessions

PROPERTY INSURANCE

Property is

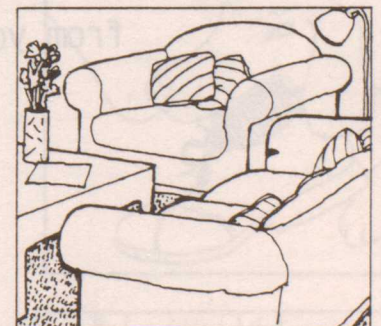
your house



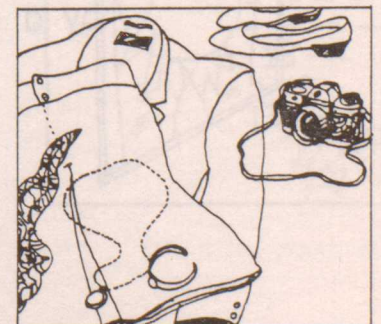
your apartment



your furniture

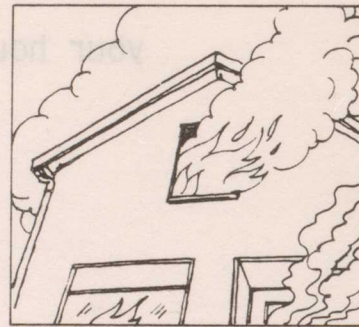


your possessions

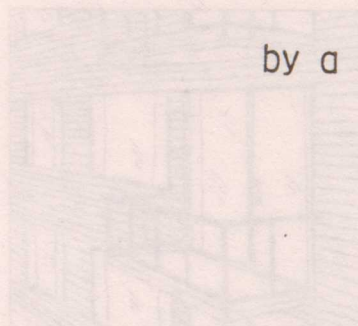


Property insurance protects your
property from

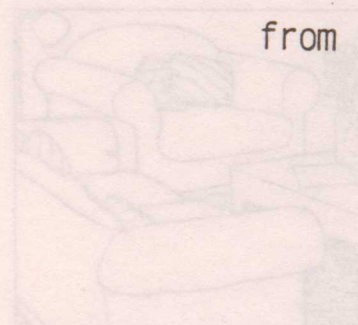
1. Fire



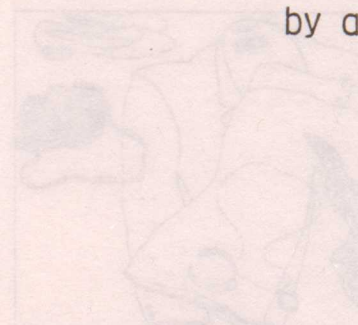
2. Theft



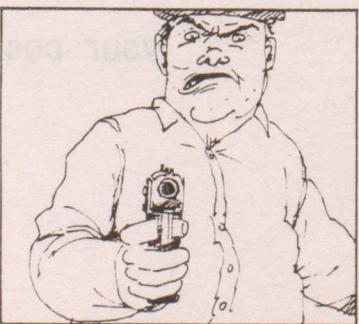
by a burglar



from your car

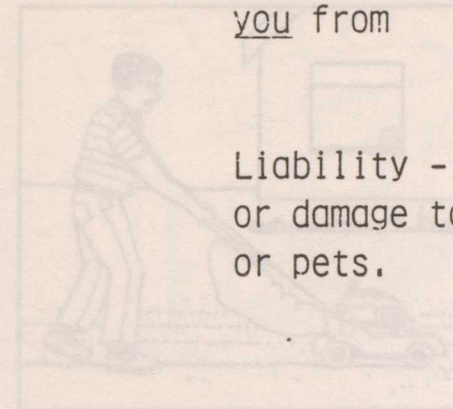


by a robber

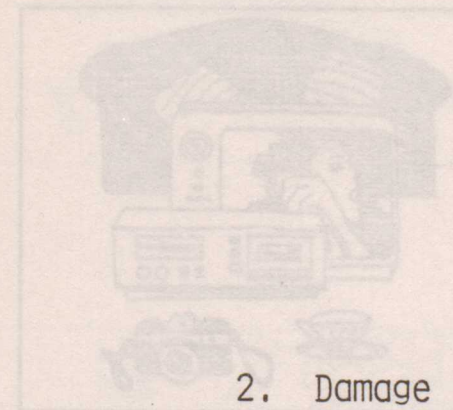
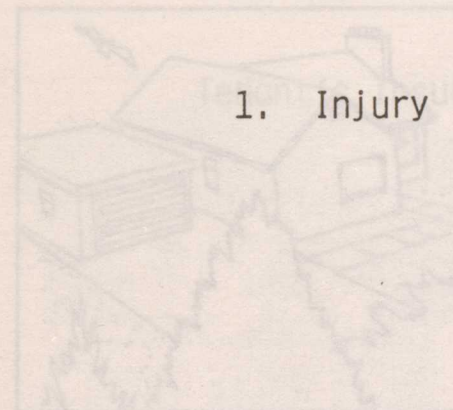


Property insurance protects
you from

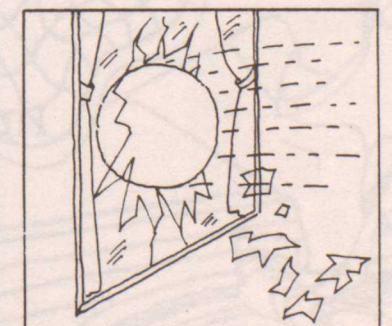
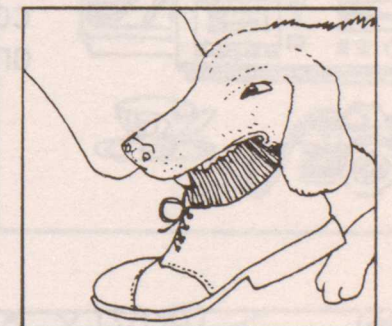
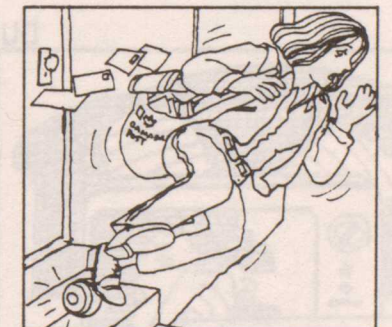
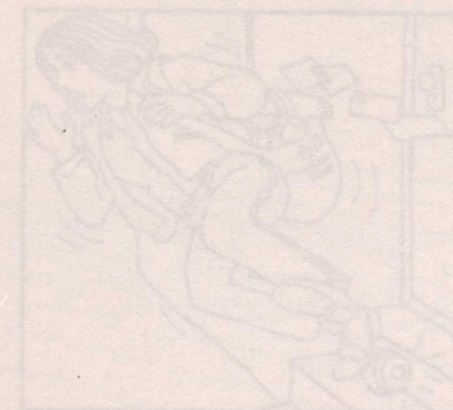
Liability - responsibility for injury to other people
or damage to others' property, caused by your family
or pets.



1. Injury



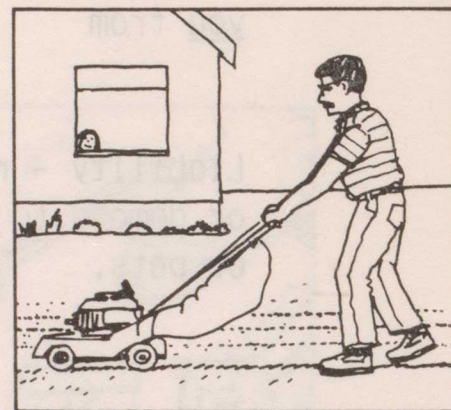
2. Damage



DIFFERENT KINDS OF PROPERTY INSURANCE

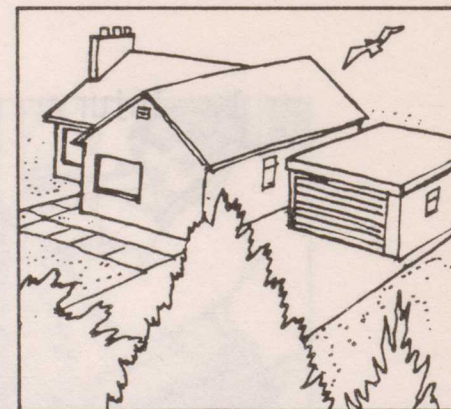
1. Homeowner's Insurance

A homeowner

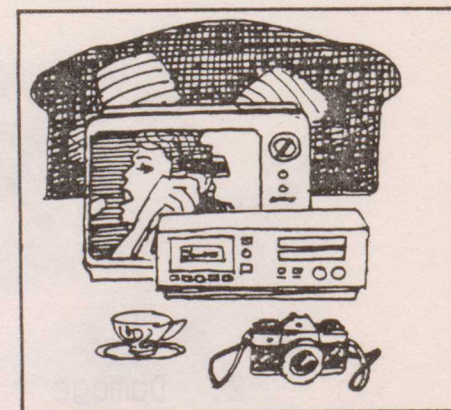


Homeowner's insurance covers

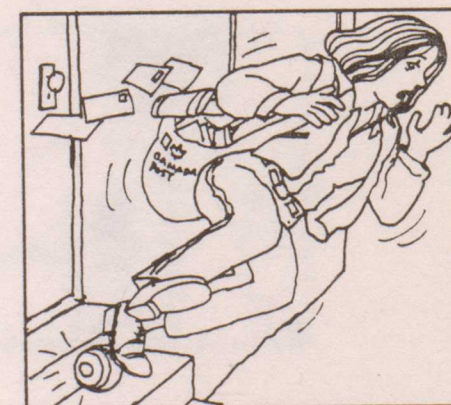
buildings



contents, furniture
and possessions

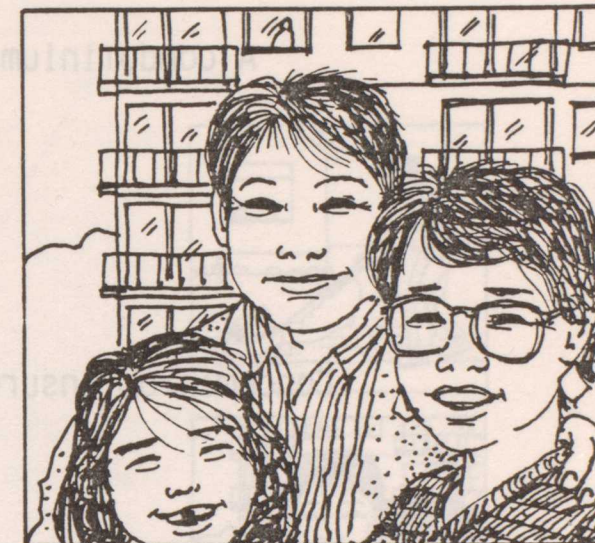


liability



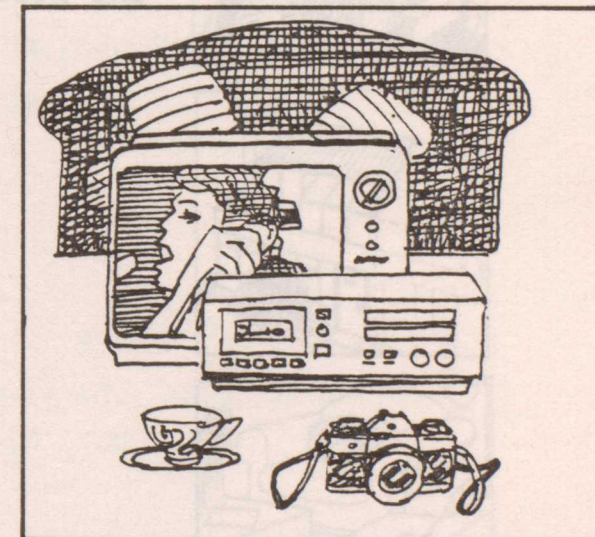
2. TENANT'S INSURANCE

tenants

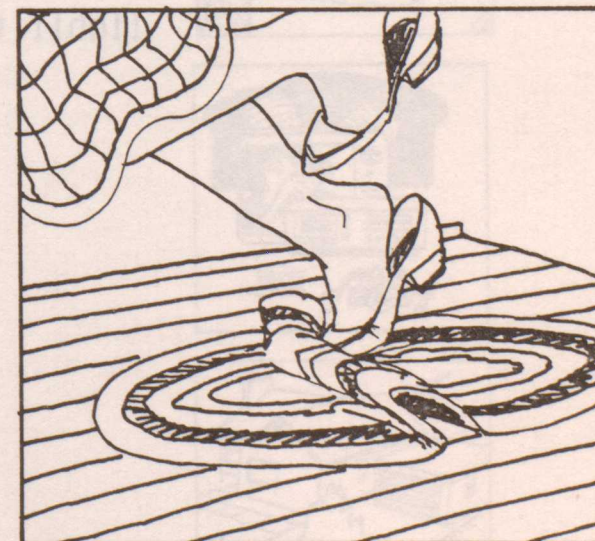


Tenant's insurance

contents, furniture
and possessions



liability



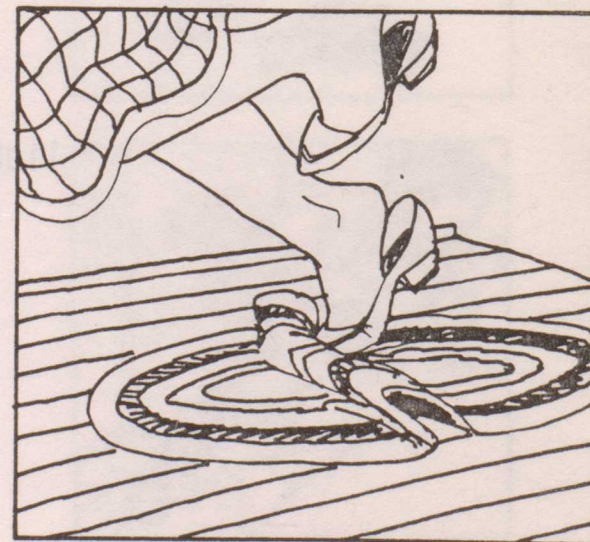
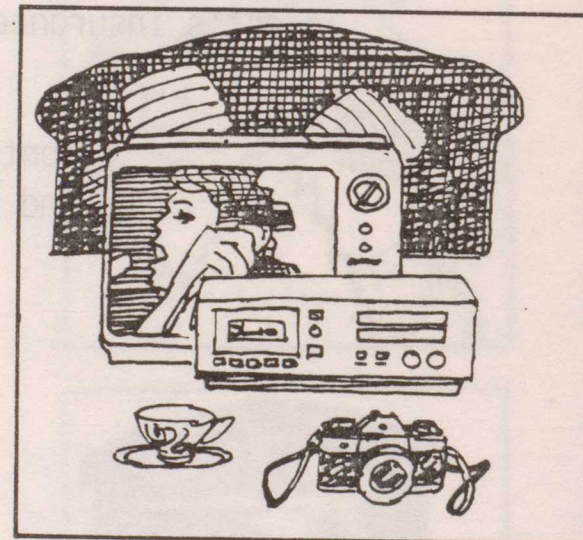
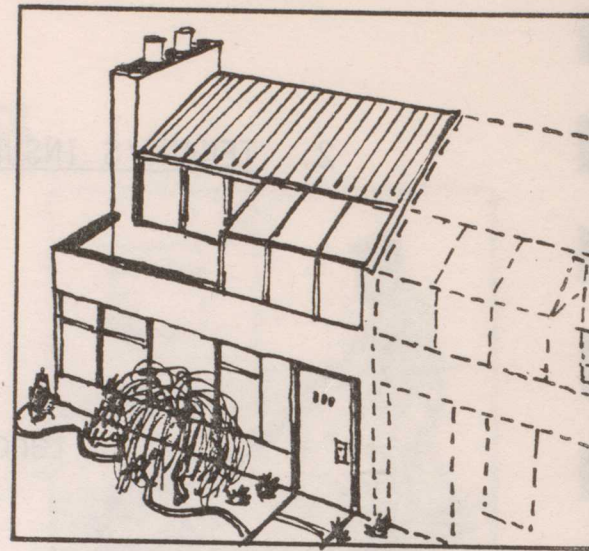
3. Condominium Insurance

A condominium

Condominium insurance covers

contents, furniture
and possessions

liability



PROPERTY INSURANCE VOCABULARY

1. homeowner

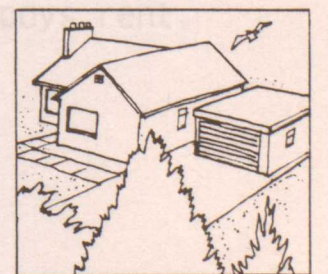
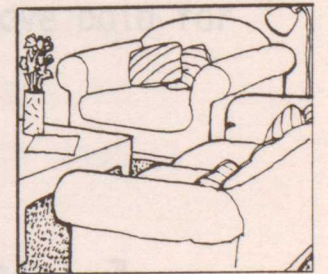
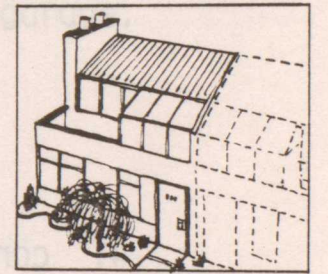
2. tenants

3. condominium

4. contents

5. possessions

6. buildings



Exercise 5

Match the words with the pictures.

1. homeowner

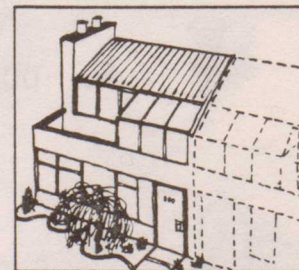
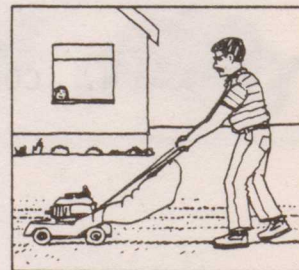
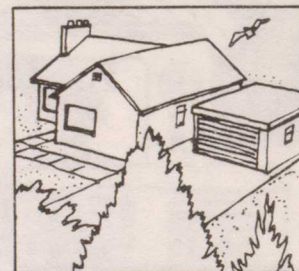
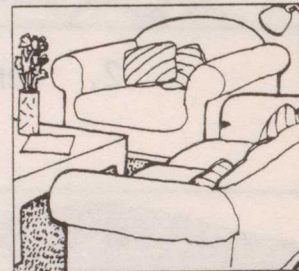
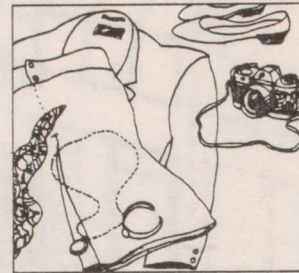
2. tenant

3. condominium

4. contents

5. possessions

6. buildings



Exercise 6

Match the words.

1. homeowner

2. tenant

3. condominium

4. contents

5. possessions

6. buildings

- your clothes, camera, purse

- the furniture in your house or apartment.

- a house and garage.

- people who have paid for their homes.

- an apartment building where different people own the apartments.

- someone who pays rent.

Exercise 7

Mrs. Wong's House



This is Mrs. Wong's house. She bought it 20 years ago. The value of the land is \$25,000.00 and the value of the buildings is \$85,000.00. Last year she bought furniture which cost \$30,000.00

1. What is the value of the land? _____
2. What is the value of the buildings? _____
3. How much are the contents? _____
4. How much insurance does Mrs. Wong need for the buildings and the contents? _____
5. Is Mrs. Wong a homeowner or a tenant? _____

Exercise 8

Jim Woo's Apartment

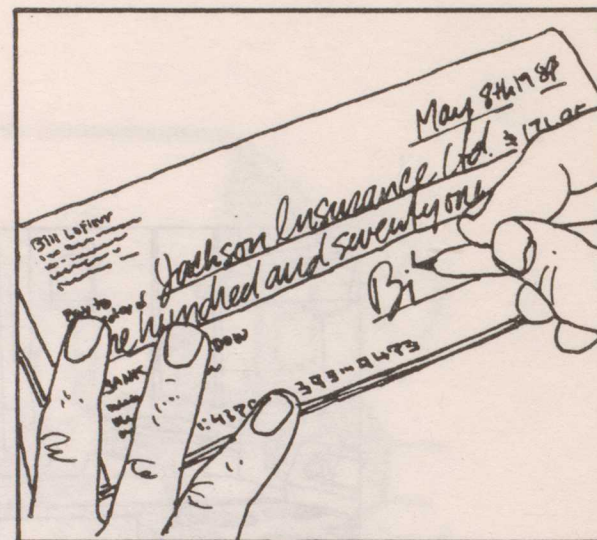


This is Jim Woo's apartment. He pays \$500.00 a month for rent. His furniture cost \$12,000.00. His camera cost \$1,000.00 and his clothes are worth \$7,000.00

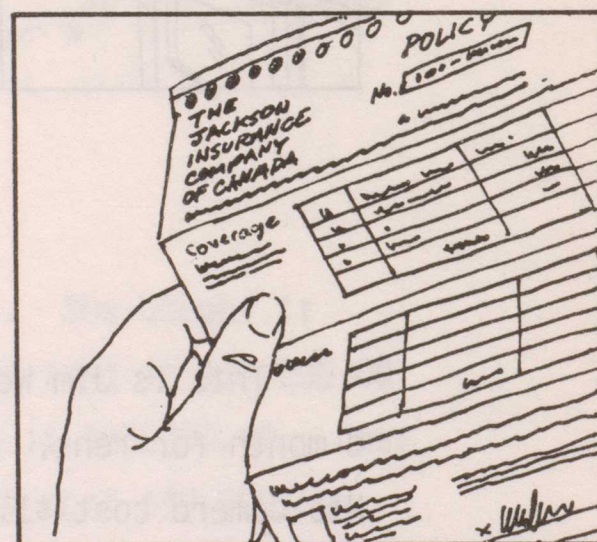
1. How much are the contents? _____
2. How much insurance should Jim Woo buy? _____
3. Is Jim Woo a homeowner or a tenant? _____

INSURANCE VOCABULARY

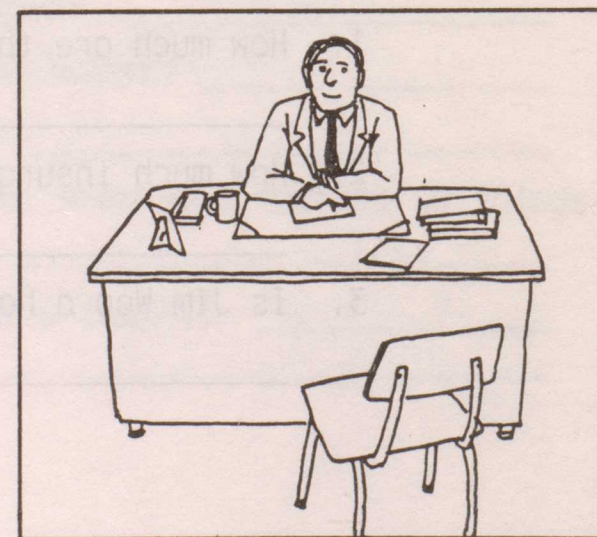
premium



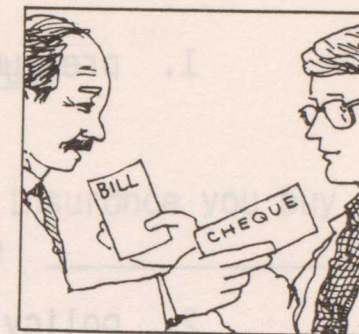
policy



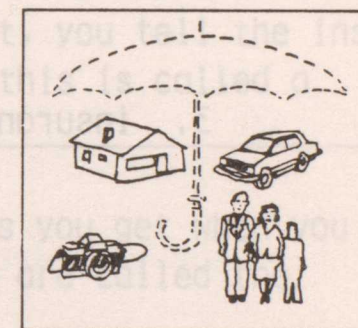
insurance agent



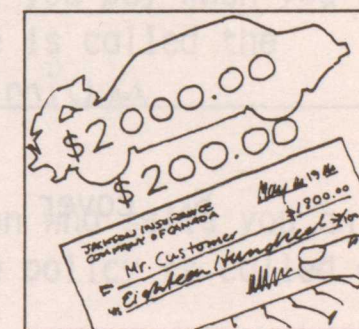
claim



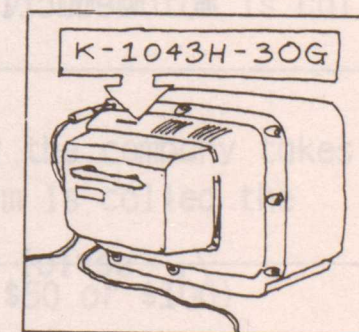
cover



deductible



serial number



Exercise 9

Match the words with the pictures.

1. premium

2. policy

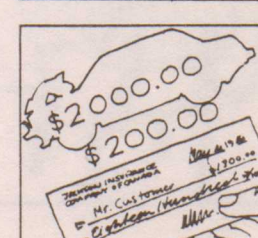
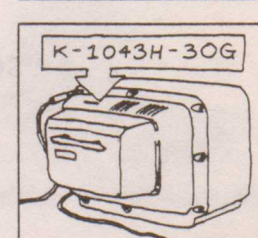
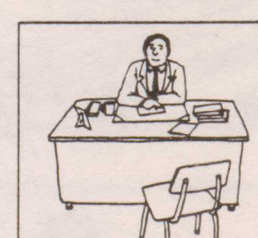
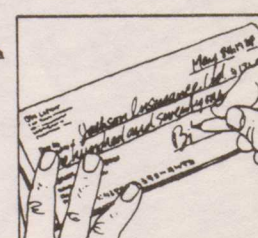
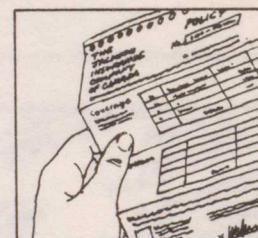
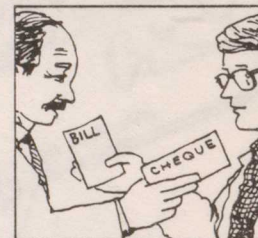
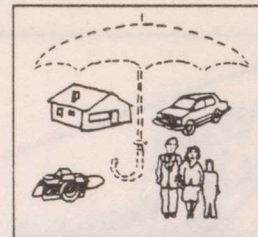
3. insurance agent

4. claim

5. cover

6. deductible

7. serial number



Exercise 10

Fill in the blanks with the correct words.

1. premium

2. policy

3. insurance agent

4. claim

5. cover

6. deductible

7. serial number

The total insurance you buy is called the _____.

When something happens, a fire or a theft, you tell the insurance company, this is called a _____.

The papers you get when you buy insurance are called the _____.

The money you pay when you buy insurance is called the premium.

The person who sells you an insurance policy is called an _____.

The number on the back of your radio, T.V. or watch is called _____.

The money the company takes off your claim is called the _____.

(usually \$50 or \$100)

BUYING INSURANCE

How do you buy insurance?

You buy insurance from an insurance agent.

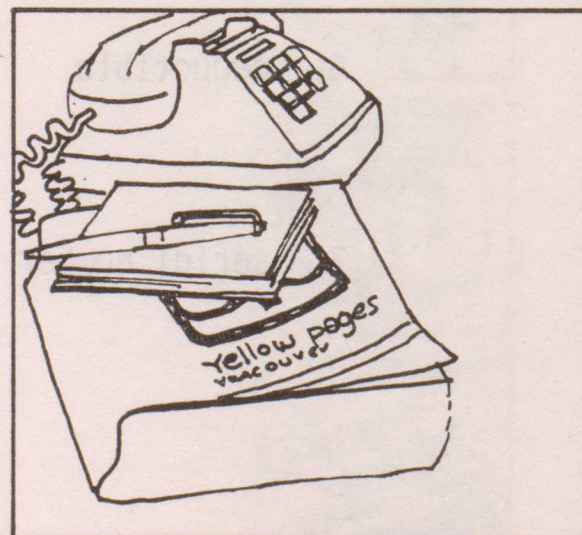


How do you find an agent?

from your friends



from the yellow pages



Exercise 11

Read the story.

Look at the pictures on the next page.

Put the pictures in order.

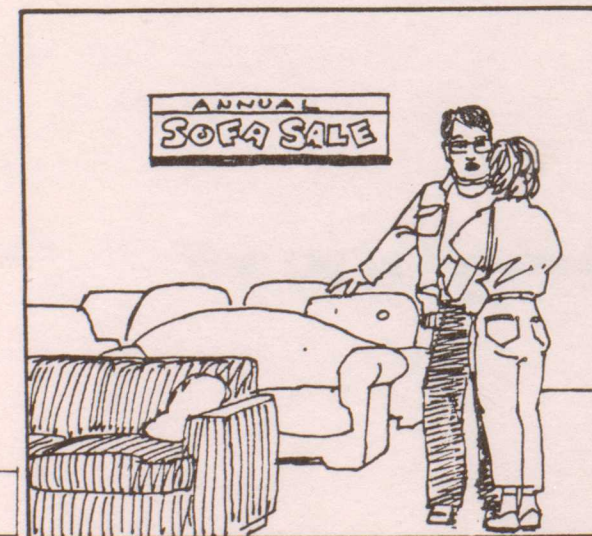
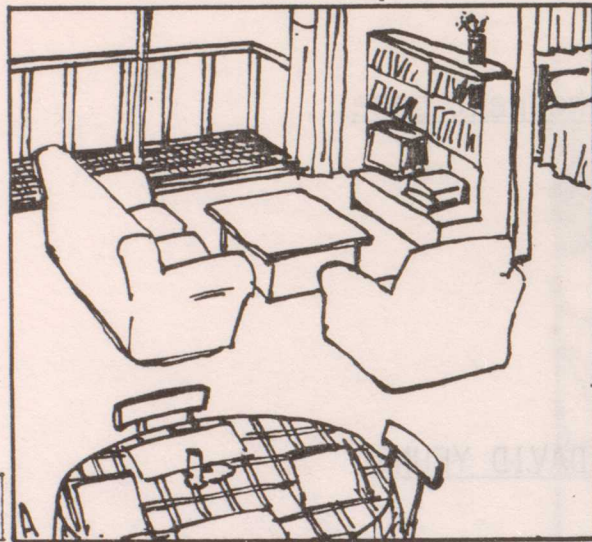
ANNA AND DAVID YEUNG

Anna and David Yeung got married. They bought new furniture. They have many things in their apartment. They talk about buying insurance. David looks in the yellow pages for an insurance agent. Anna calls the insurance agent to get some information.

Exercise 12

Put the pictures in the correct order.

ANNA AND DAVID YEUNG



Exercise 13

Read and practise the dialogue.

ANNA CALLS THE INSURANCE AGENT

- Agent: Good Morning, Jackson Insurance Agency.
- Anna: Good Morning, I'd like some information about tenant's insurance, please.
- Agent: How much insurance do you need?
- Anna: About \$15,000.
- Agent: Do you want liability coverage?
- Anna: Yes, I think so. How much is the premium?
- Agent: \$99.00 a year with a \$100.00 deductible.
- Anna: Could you send me some information in the mail?
- Agent: Yes, what is your name and address?
- Anna: Anna Yeung, 425 E. Pender St. Vancouver. V5E 2E4
- Agent: We'll send that right away. Bye.
- Anna: Thank you, good bye.

Exercise 14

Fill in the missing words.

ANNA CALLS THE INSURANCE AGENT

Agent: Good Morning, Jackson Insurance Agency.

Anna: Good Morning, I'd like some information about _____, please.

Agent: How much _____ do you need?

Anna: About \$15,000.

Agent: Do you want _____ cover?

Anna: Yes, I think so. How much is the _____.

Agent: \$99.00 a year with a \$100.00 _____.

Anna: Could you send me some _____ in the mail?

Agent: Yes, what is your _____ and _____?

Anna: Anna Yeung, 425 E. Pender St. Vancouver, V5E 2E4.

Agent: We'll send that right away. Bye.

Anna: Thank you, good bye.

address tenant's deductible name liability
insurance information premium

Exercise 15

Put the verbs in the correct tense.

A BURGLARY IN DAVID AND ANNA'S APARTMENT

1. Anna and David _____ home after shopping
to come

2. They _____ that the lock on the door _____ broken.
to see to be

3. They _____ the apartment in a mess.
to find

4. Anna _____ for her jewellery.
to look

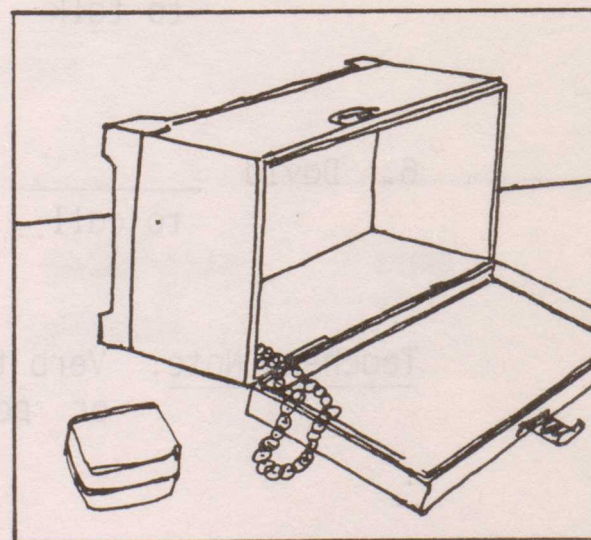
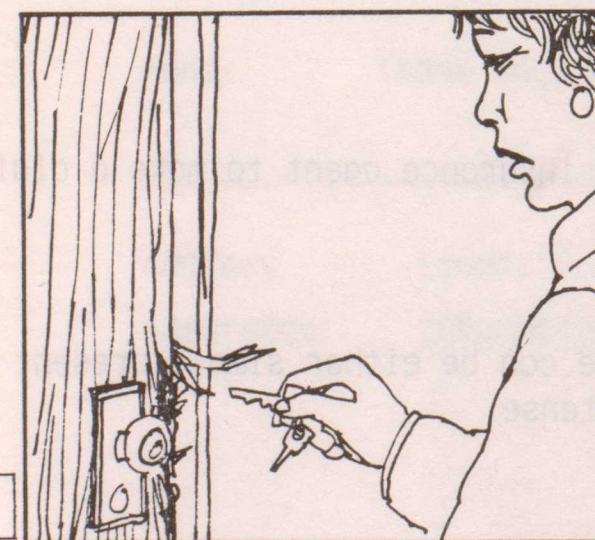
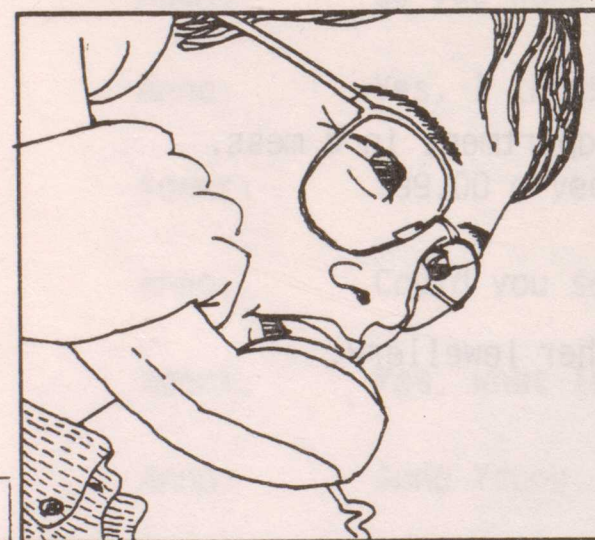
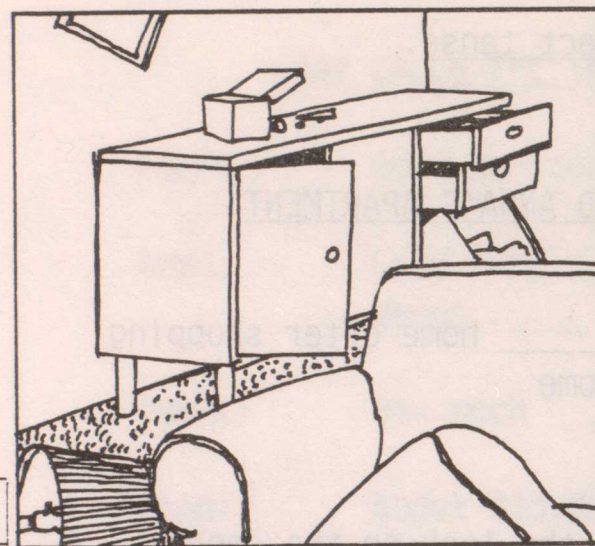
5. They _____ to the police.
to talk

6. David _____ the insurance agent to make a claim.
to call

Teachers Note: Verb tense can be either simple present
or past tense.

A BURGLARY IN DAVID AND ANNA'S APARTMENT

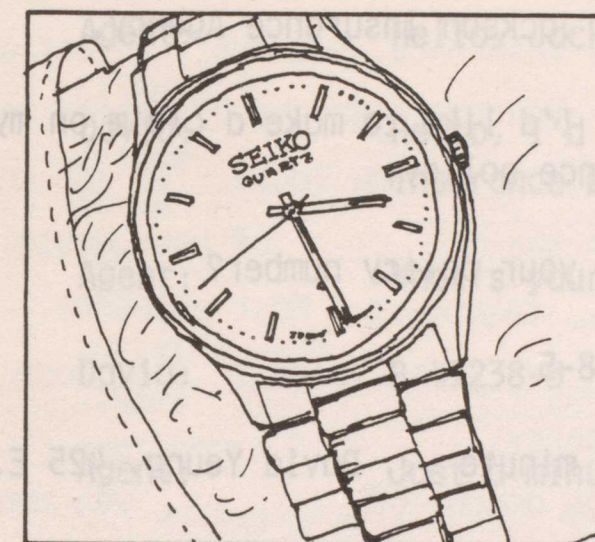
Put the pictures in the correct order.



Exercise 16

Describing things.

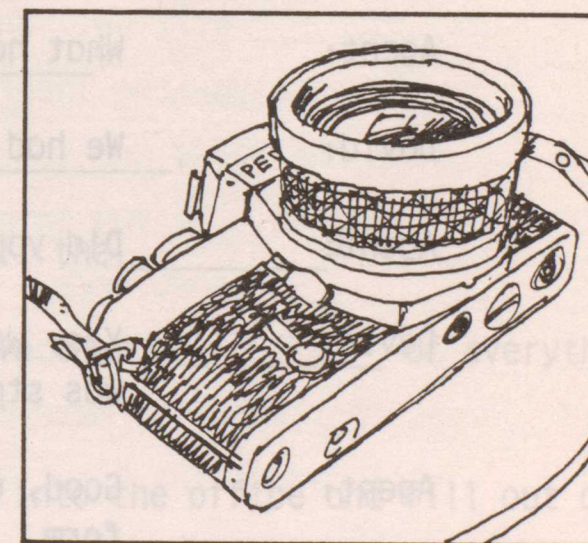
These are some of the things that were stolen from Anna and Paul Yeung's apartment. Describe them to the police.



Watch

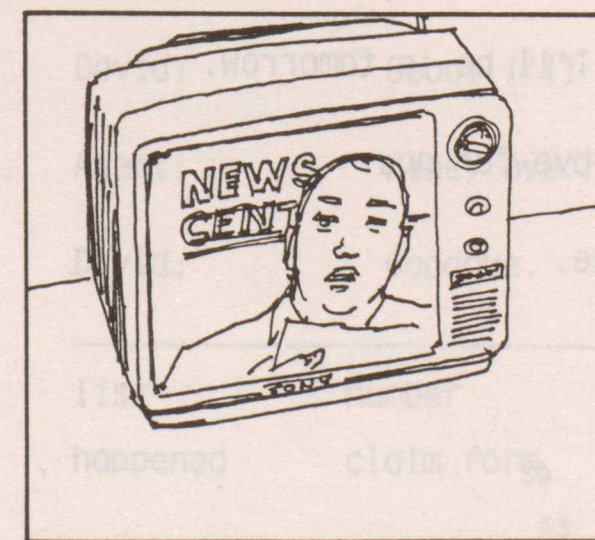
colour	man's
make (name)	s415238-1
serial number	Seiko
man's or woman's	brown
value	\$80.00

Camera	
make (name)	x9887250
serial number	\$275.00
value	Pentax



Television

make (name)	9 inch screen
serial number	\$650.00
size	Sony
value	24156z8



Exercise 17

Read and practise the dialogue.

DAVID MAKES AN INSURANCE CLAIM

Agent: Hello, Jackson Insurance Agency.

David: Hello, I'd like to make a claim on my insurance policy.

Agent: What's your policy number?

David: B 41238-5

Agent: Just a minute ... David Yeung, 425 E. Pender St.?

David: Yes, that's right.

Agent: What happened?

David: We had a burglary.

Agent: Did you tell the police?

David: Yes, we gave them a list of everything that was stolen.

Agent: Good, come into the office and fill out a claim form.

David: O.K. I'll be in tomorrow.

Agent: Fine, bye for now.

David: Goodbye.

Exercise 18

Fill in the blanks with the correct word.

DAVID MAKES AN INSURANCE CLAIM

Agent: Hello, Jackson Insurance Agency.

David: Hello, I'd like to make a _____ on my insurance policy.

Agent: What's your policy number?

David: B 41238-5

Agent: Just a minute ... David Yeung, 425 E. Pender St.?

David: Yes, that's right.

Agent: What _____?

David: We had a _____.

Agent: Did you tell the _____?

David: Yes, we gave them a _____ of everything that was stolen.

Agent: Good, come into the office and fill out a _____.

David: Good, I'll be in tomorrow.

Agent: Fine, bye for now.

David: Goodbye.

list number burglary claim policy
happened claim form

Exercise 19

Fill in the blanks with the correct words.

Review - BUYING INSURANCE

If you want to buy insurance, you must contact an _____. You can find one by asking your friends or by looking in the yellow pages. If you want to insure your house or the _____ of your house, you will need _____ insurance. Most property insurance includes _____ insurance in case someone is injured on your property.

You must decide the amount of _____ you want and the insurance agent will tell you how much the _____ will be. When you pay the premium, the agent will give you the insurance _____. If you insure both the house and the contents, this is called _____ insurance. If you insure just the contents, this is called _____ insurance.

Most insurance policies have a \$50 or \$100 _____, so that when you make a _____, the insurance company will deduct the first \$50 or \$100 from the claim.

tenant's contents cover liability claim
property premium policy deductible homeowner's
insurance agent

Exercise 20

You have a fire at your house. Everything is destroyed. How much will it cost you to replace the contents? *

KITCHEN

\$ _____
fridge _____
stove _____
table _____
chairs _____
curtains _____
dishes _____
appliances _____

LIVING ROOM

\$ _____
sofa _____
chairs _____
carpets _____
curtains _____
stereo _____
records _____
tapes _____
books _____
tables _____
lamps _____
radios _____

BEDROOM #1

\$ _____
bed _____
dresser _____
chairs _____
tables _____
lamps _____
rugs _____
clothes _____

BEDROOM # 2

\$ _____
bed _____
dresser _____
chairs _____
tables _____
lamps _____
rugs _____
clothes _____

BATHROOM

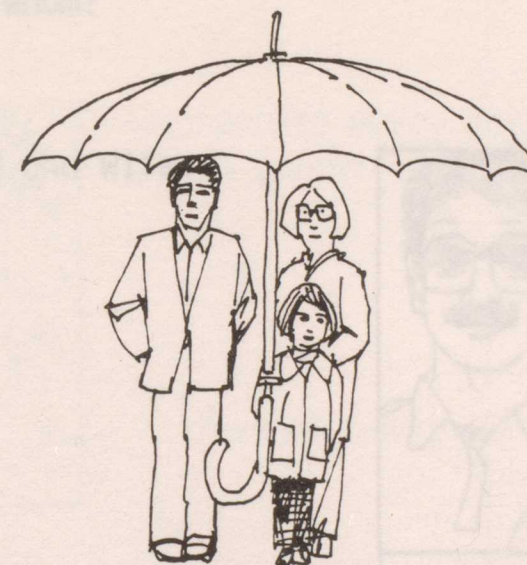
\$ _____
towels _____
mats _____
hair dryer _____

* Note to teachers: This exercise can involve the use of catalogues and flyers by students.

WHAT IS LIFE INSURANCE?

PROTECTION

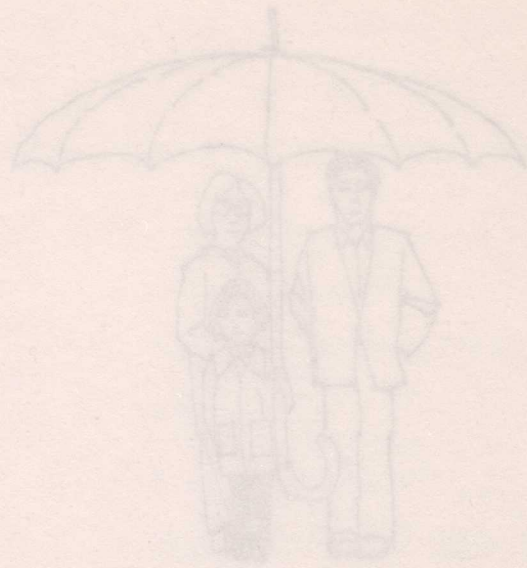
PROTECTION for whom?



INSURANCE

SECTION III

LIFE INSURANCE



WHAT IS LIFE INSURANCE?

PROTECTION.

PROTECTION for whom?

husband and wife.



children.



grandparents.



WHAT IS LIFE INSURANCE?

PROTECTION.

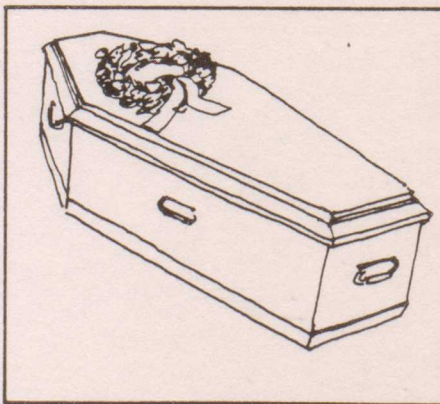
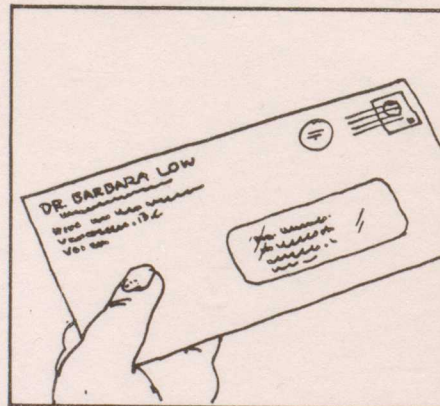
PROTECTION from what?

Life insurance gives protection
if someone in your family dies.

Life insurance gives money to
the family for

medical bills.

funeral costs.

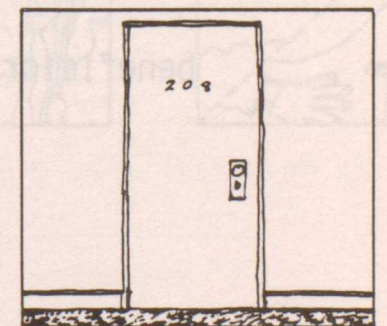
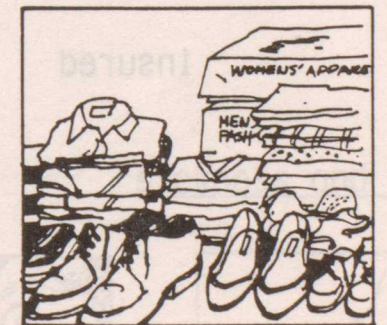
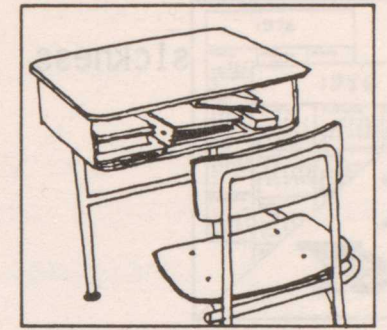


education for the
children

food.

clothes.

a place to live.



INSURANCE VOCABULARY

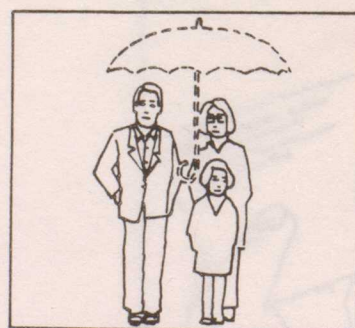
sickness



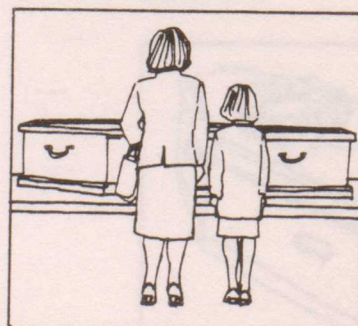
accident



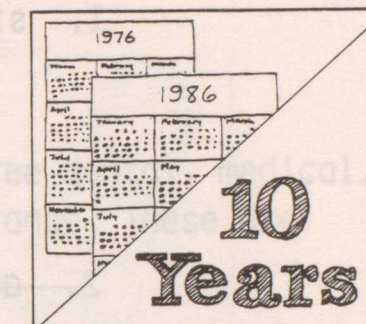
insured



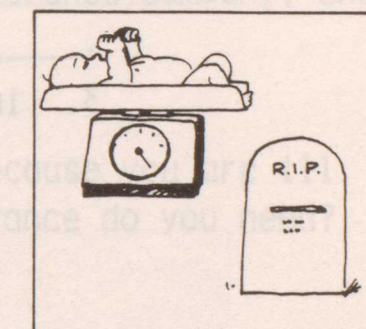
beneficiaries



term insurance



whole life insurance



benefits

dental



medical



sickness and accident



Exercise 21

Match the words with the pictures.

1. sickness

2. accident

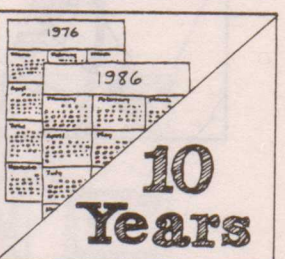
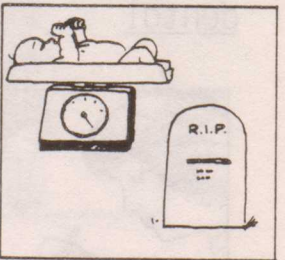
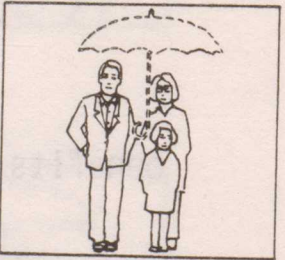
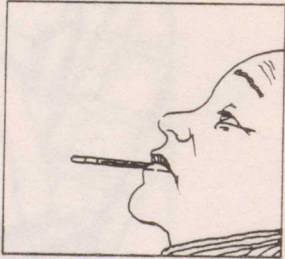
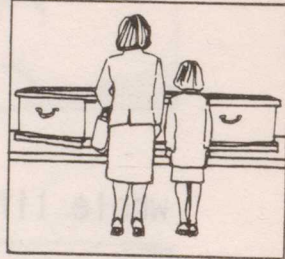
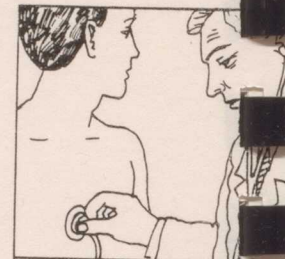
3. insured

4. beneficiary

5. term insurance

6. whole life insurance

7. benefits



Exercise 22

Fill in the blanks with the correct words.

1. sickness

At work you get free dental, medical, and sickness insurance. These are called _____.

2. accident

If David dies, Anna will receive some money from the insurance company. She is the _____.

3. insured

You cannot work because you are ill. What kind of insurance do you need?
Sickness.

4. beneficiary

David's name is on the life insurance policy. He is the _____.

5. term

Life insurance that covers you for all your life is _____ insurance.

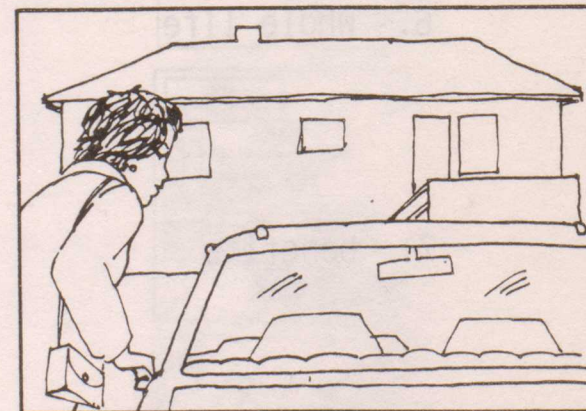
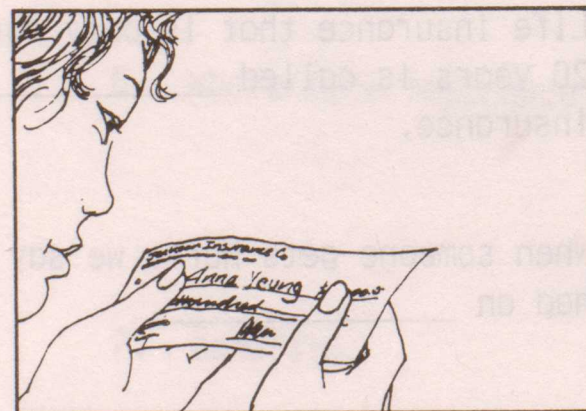
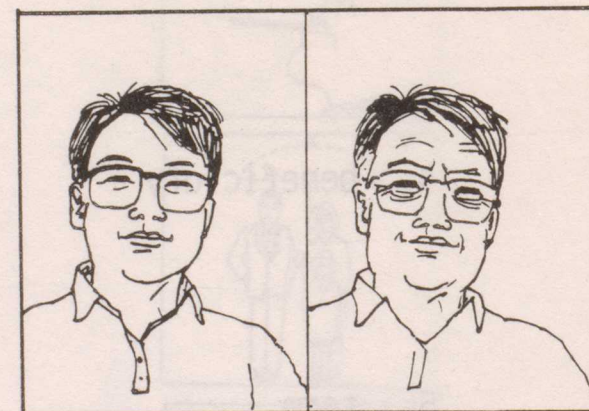
6. whole life

Life insurance that is only for 15 or 20 years is called _____ insurance.

7. benefits

When someone gets hurt, we say they had an _____.

DAVID AND ANNA BUY LIFE INSURANCE



Exercise 23

Read the story and answer the questions.

DAVID AND ANNA BUY LIFE INSURANCE

David and Anna are both working. They have one child. David takes out life insurance. It is for twenty years. If he dies, the insurance company will pay Anna some money. This money will help Anna pay for the house and car, buy the food and clothes, pay the bills, and pay for their son's education.

1. Who is the insured? _____

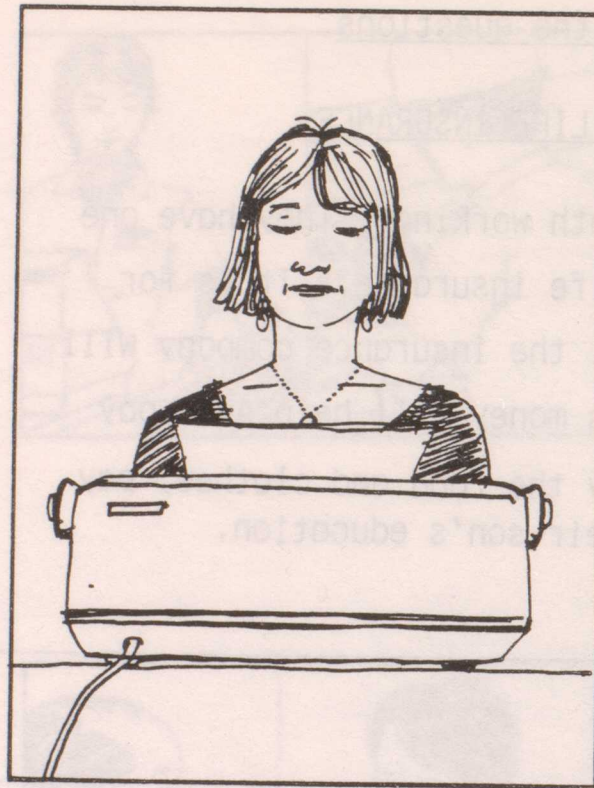
2. Who is the beneficiary? _____

3. Is this term or whole life insurance? _____

4. Why do David and Anna want life insurance? _____

MARY BUYS LIFE INSURANCE

1



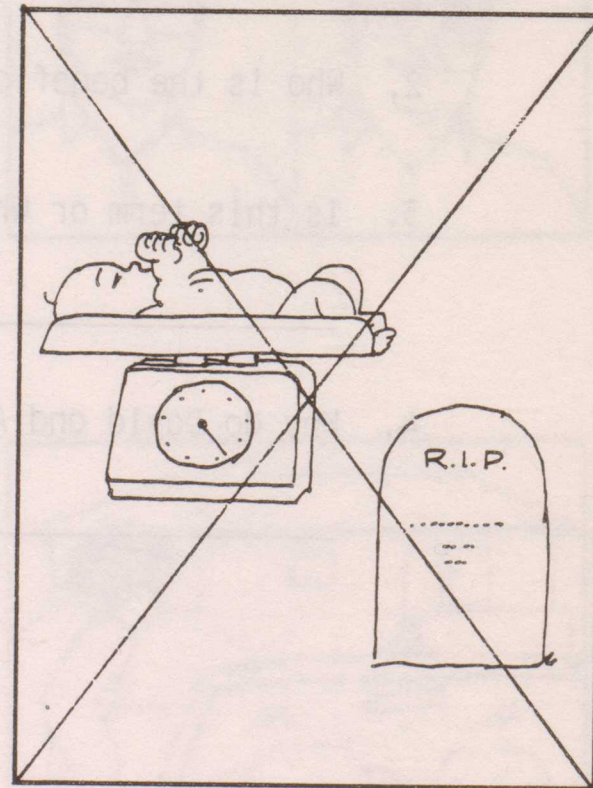
2



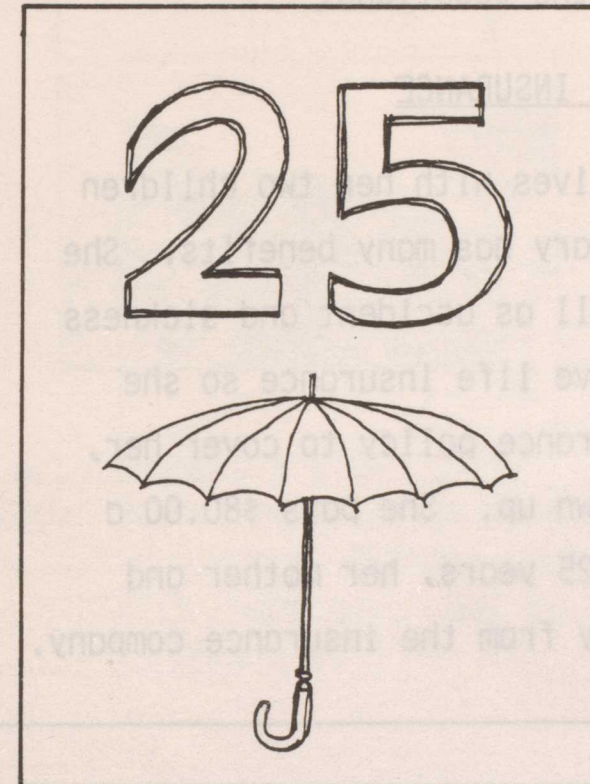
3



4



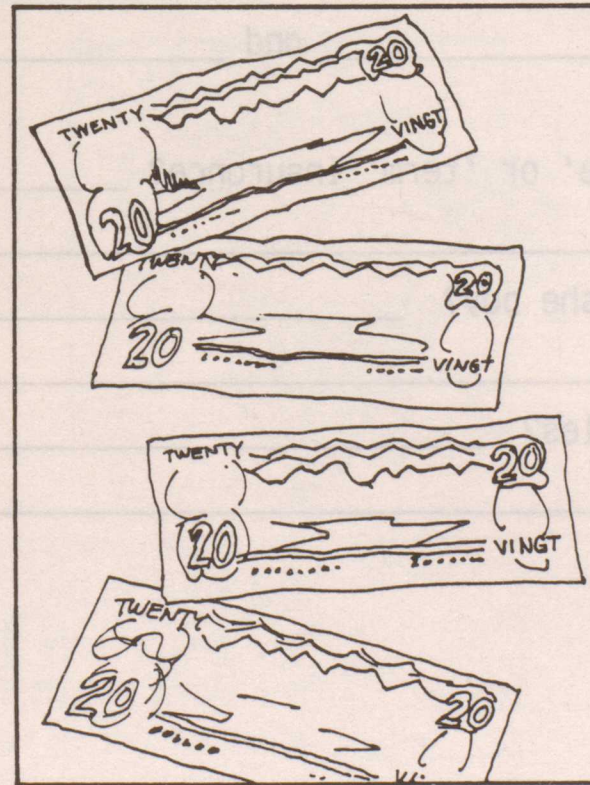
5



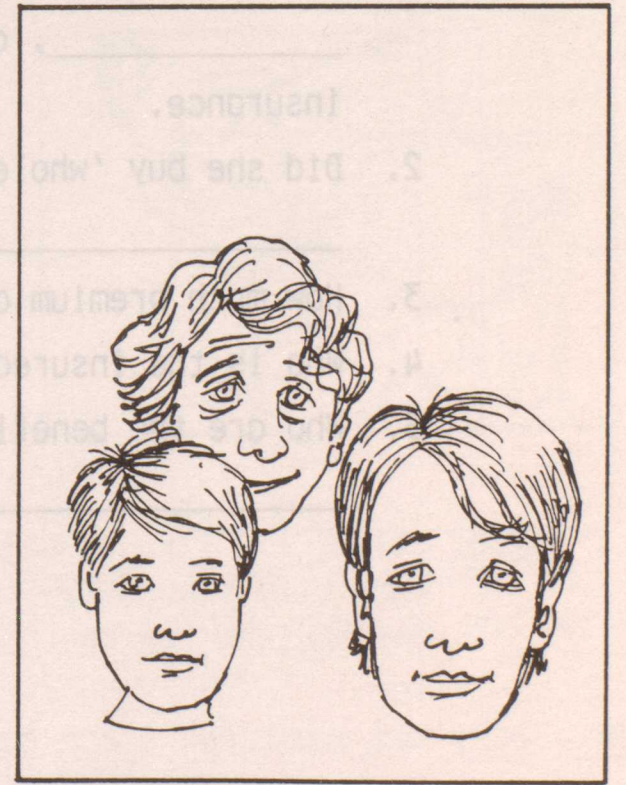
6



7



8



Exercise 24

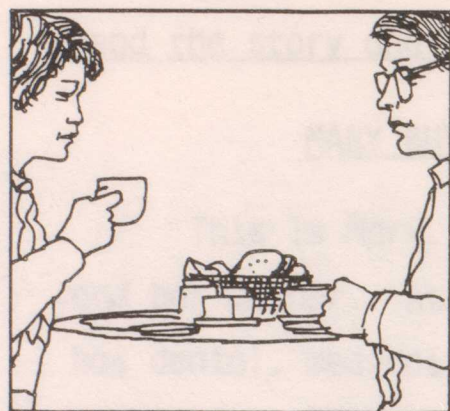
Read the story and answer the questions.

MARY BUYS LIFE INSURANCE

This is Mary. She lives with her two children and her mother. At work Mary has many benefits. She has dental, medical, as well as accident and sickness insurance. She doesn't have life insurance so she bought a 25 year life insurance policy to cover her, until her children are grown up. She pays \$80.00 a year. If she dies within 25 years, her mother and children will get some money from the insurance company.

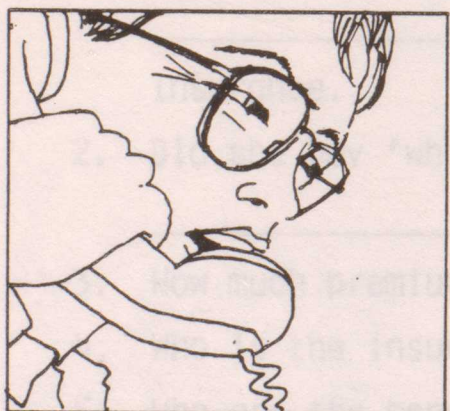
1. What benefits does Mary have at work? _____, _____, and _____ and _____ insurance.
2. Did she buy 'whole life' or 'term' insurance? _____
3. How much premium does she pay? _____
4. Who is the insured? _____
5. Who are the beneficiaries? _____

Exercise 25
Buying Life Insurance



David: We need to buy some life insurance. I don't have any at work. If I die you won't get anything.

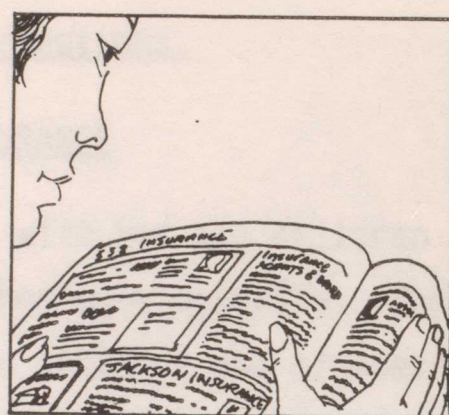
Anna: That's a good idea. I'll look in the yellow pages for an insurance agent.



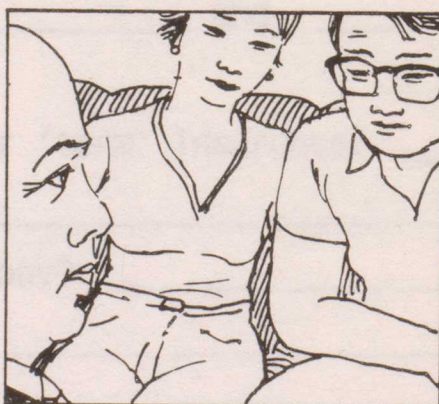
David: Hello, I'd like to get some life insurance information. Is Mr. Soon in?

Mr. Soon: Yes, speaking. I can come to see you this evening at 6:00 p.m. Is that O.K.?

David: Yes, that's fine



Anna: Here's someone, Jim Soon.



Mr. Soon: You need insurance for you and your wife. You should buy whole life insurance.

David: How much would that cost?

Mr. Soon: \$250.00 for a year.

David: No thanks, that's too much for us.



Anna: David, here is the name of an agent my brother gave me. I'll phone her. Her name is Mary Lee.



Anna: How much would that cost?

Mary: \$100.00 a year.

Anna: That sounds O.K.



Mary: I think, while your son is growing up, the best insurance is term insurance.

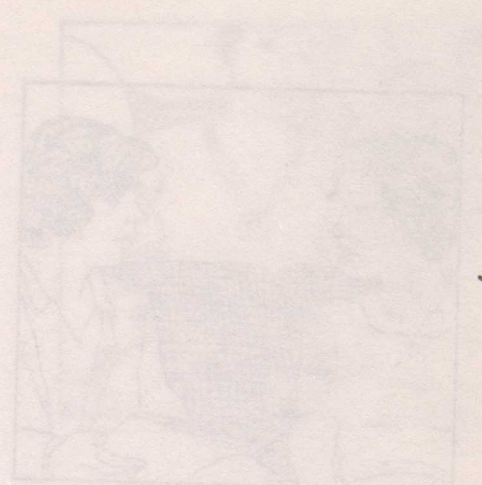
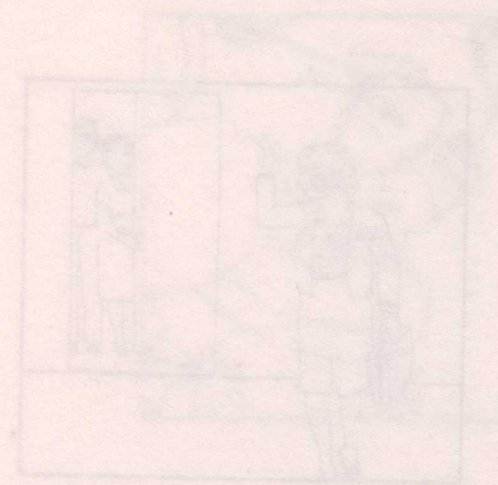
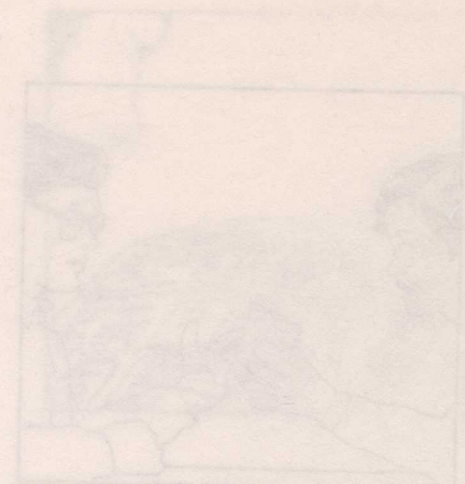
David: Would that be for about 20 years?

Mary: Yes, that's right. \$50,000 insurance for a 20 year term.



David: Thanks for coming. We'll think about it and let you know.

Exercise 25
Buying Life Insurance



Exercise 26

Answer the questions.

1. What kind of insurance did Anna and David buy, term or whole life? _____.
2. How much insurance did they buy? _____.
3. How much premium do they pay each year? _____.
4. Is Anna the 'insured' or the 'beneficiary'? _____.
5. Is David the 'insured' or the 'beneficiary'? _____.
6. How did they find an insurance agent?
 a) _____
 b) _____

Exercise 27

Put the verb in the present (now) tense.

1. Anna and David to talk about life insurance.
2. Anna to look in the yellow pages to find an insurance agent.
3. David to phone the insurance agent.
4. The insurance agent to tell them to buy whole life insurance.
5. Anna to phone another agent.
6. She to think Anna and David only need term insurance.
7. Anna to ask how much the premium is.
8. David to say they will think about it.

Teachers Note: Present continuous tense only.

Exercise 28

Fill in the blanks with the correct words.

Review

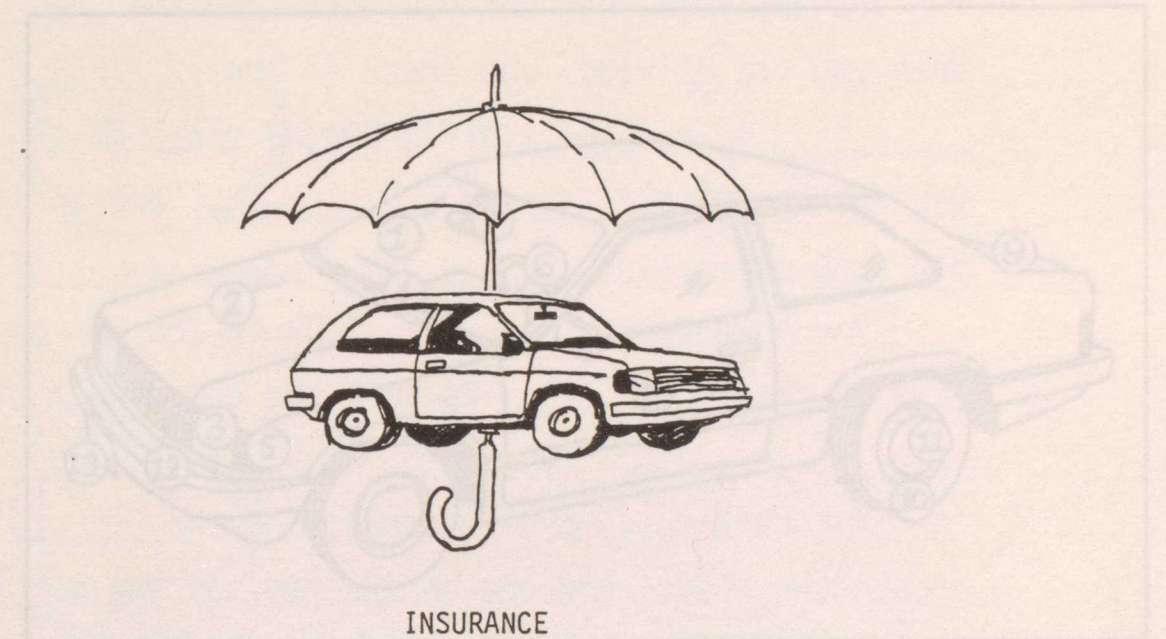
There are several different kinds of life insurance policies. Many people buy life insurance while their children are young. They buy _____ insurance for 15 or 20 years, until their children are grown up. Some people get extra _____ at work, which include term insurance, so they may buy _____ insurance to give them protection until they die.

The person whose life is covered is called the _____, and the person who will receive the benefits (money) is called the _____.

beneficiary whole life insured term benefits

Exercise 29

Write the words beside the correct number.

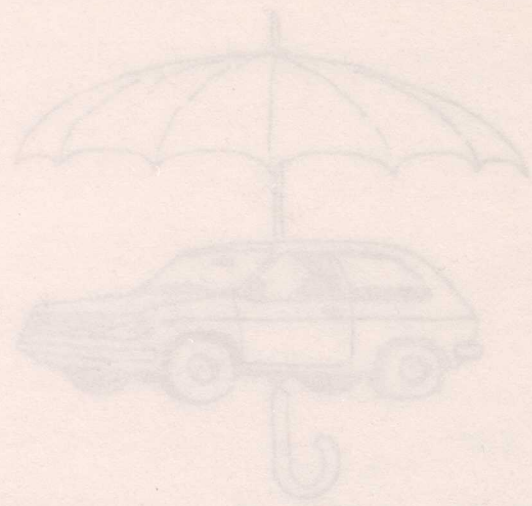


INSURANCE

SECTION IV

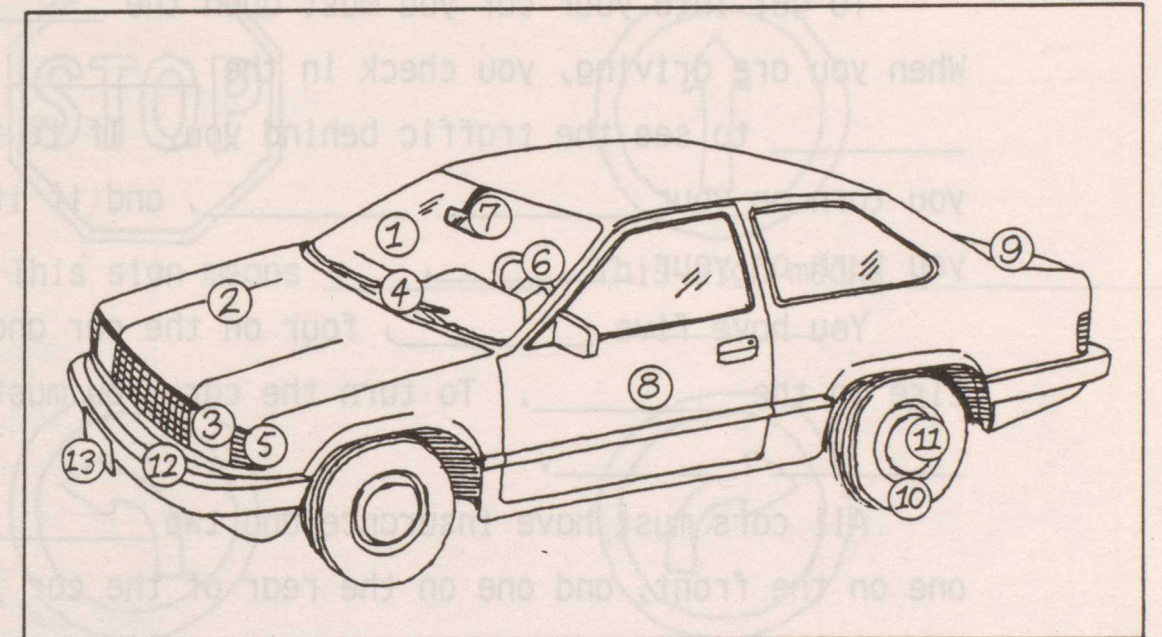
CAR INSURANCE

- | | |
|-----------|-------------------|
| 1. _____ | trunk |
| 2. _____ | tire |
| 3. _____ | bumper |
| 4. _____ | license plate |
| 5. _____ | turn signal |
| 6. _____ | windshield wipers |
| 7. _____ | hood |
| 8. _____ | rear view mirror |
| 9. _____ | windshield |
| 10. _____ | steering wheel |
| 11. _____ | door |
| 12. _____ | headlight |
| 13. _____ | boon |



Exercise 29

Write the words beside the correct number.



- | | | |
|-----|-------|-------------------|
| 1. | _____ | trunk |
| 2. | _____ | tire |
| 3. | _____ | bumper |
| 4. | _____ | license plate |
| 5. | _____ | turn signal |
| 6. | _____ | windshield wipers |
| 7. | _____ | hubcap |
| 8. | _____ | rear view mirror |
| 9. | _____ | windshield |
| 10. | _____ | steering wheel |
| 11. | _____ | door |
| 12. | _____ | headlights |
| 13. | _____ | hood |

Exercise 30

Fill in the blanks with the correct words.

DRIVING YOUR CAR

To get into your car you must open the _____.
When you are driving, you check in the _____
_____ to see the traffic behind you. If it is raining,
you turn on your _____, and if it is dark,
you turn on your _____.

You have five _____, four on the car and a spare
tire in the _____. To turn the car, you must turn the
_____.

All cars must have insurance and two _____ plates,
one on the front, and one on the rear of the car just above
the _____.

When you buy gas, you should check the air pressure
in your tires and lift the _____ and check the oil and
water levels in your engine. You should also clean all your
windows, especially the front window, the _____.

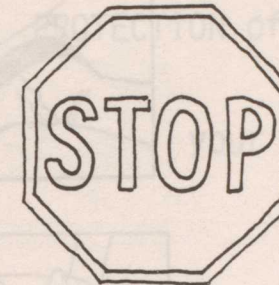
trunk	tires	bumper	license	turn signal
hubcap	door	headlights	windshield wipers	
rear view mirror	steering wheel			
hood	windshield			

Check your answers on page 71

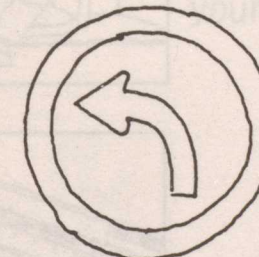
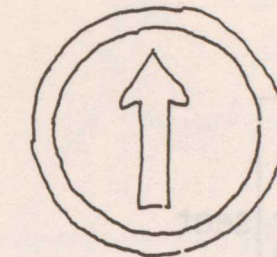
Exercise 31

Fill in the blanks with the correct words.

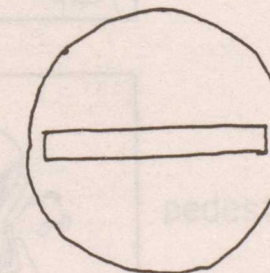
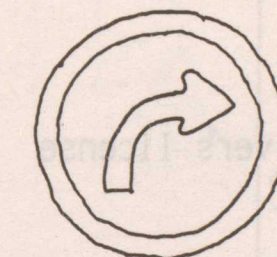
TRAFFIC SIGNS



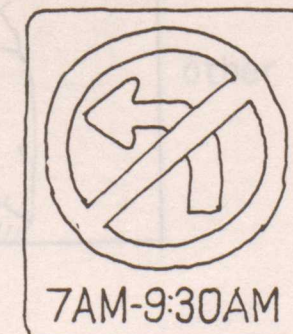
This sign means _____. This sign means _____.



This sign means _____. This sign means _____.



This sign means _____. This sign means _____.
turn at any time.



This sign means _____. This sign means, do not drive
turn between _____ & _____, faster than _____ km/h.



VOCABULARY

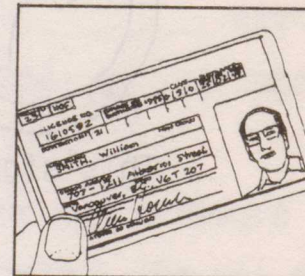
seat belt



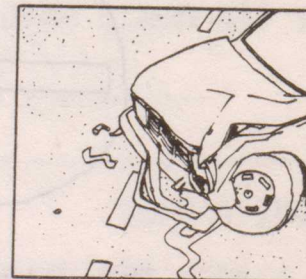
car seat



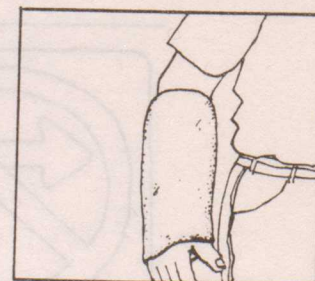
driver's license



damage



injury



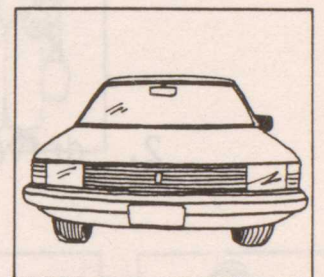
CAR INSURANCE

WHAT IS CAR INSURANCE?

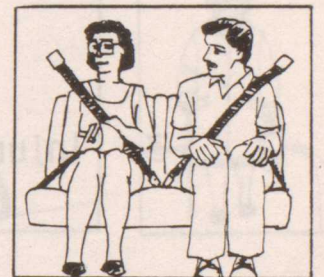
PROTECTION.

PROTECTION of

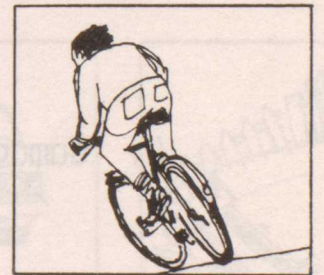
your car



your passengers



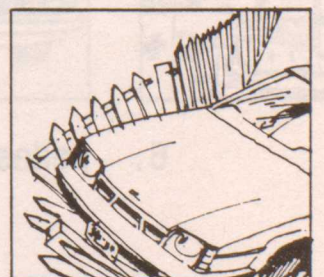
other people



pedestrians



other property



Exercise 32

Match the words with the pictures.

1. seat belt

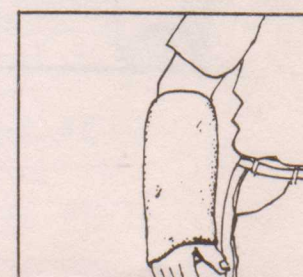
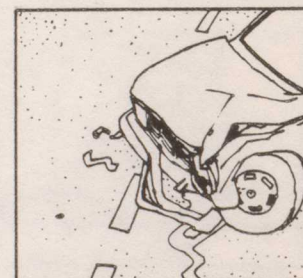
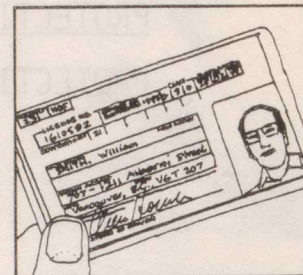
2. driver's license

3. injury

4. damage

5. passengers

6. pedestrian



YOUR CAR INSURANCE MUST INCLUDE:

BASIC THIRD PARTY INSURANCE

This is protection for

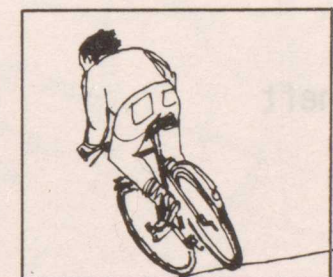
passengers



other people

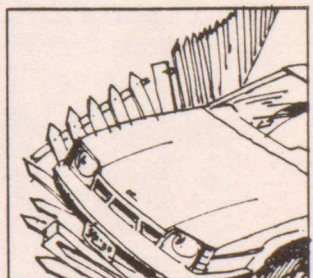
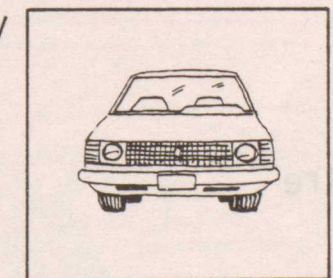
cyclists

pedestrians



other people's property

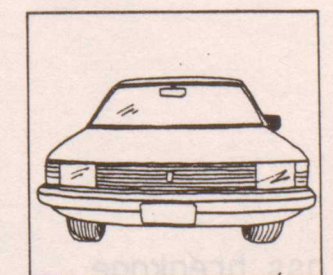
other people's cars



It does NOT cover

your car

yourself, if injured

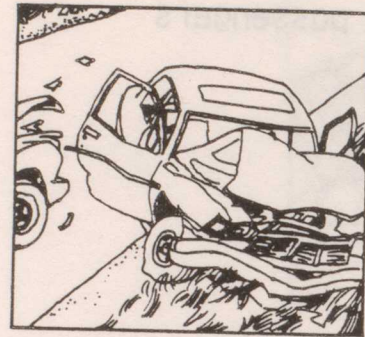
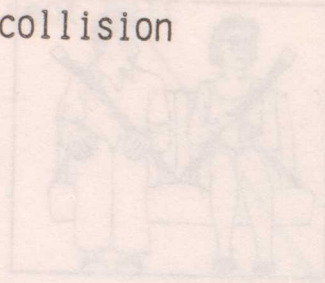


EXTRA INSURANCE

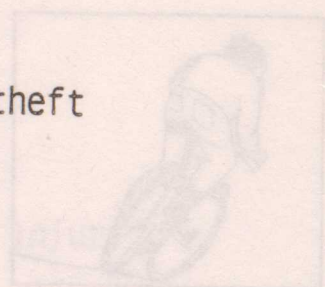
Exercise 52

BASIC THIRD PARTY INSURANCE
This is protection for

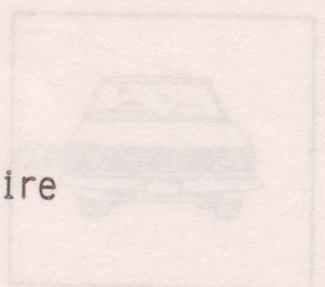
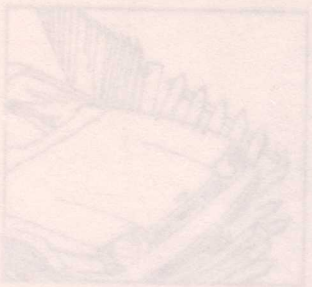
1. collision



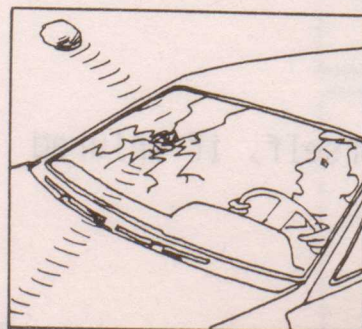
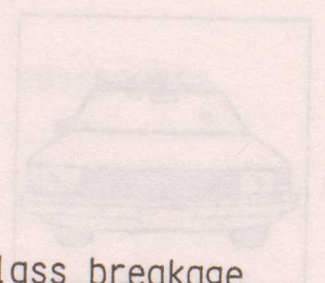
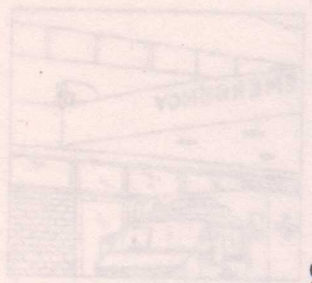
theft



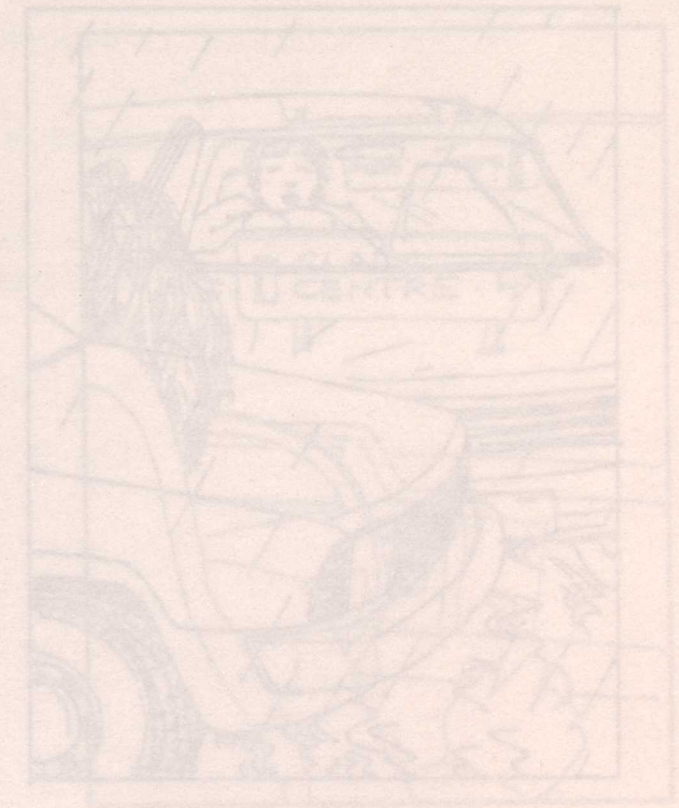
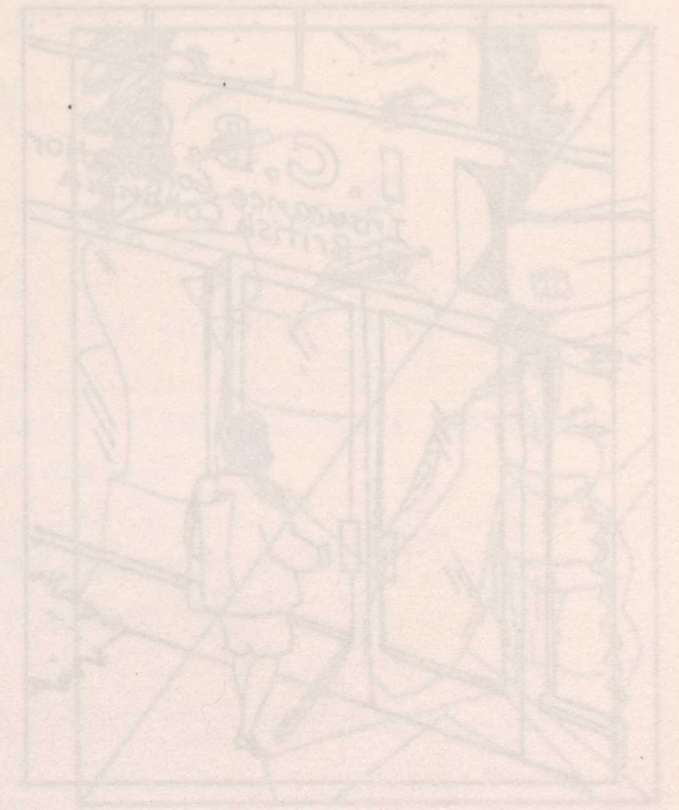
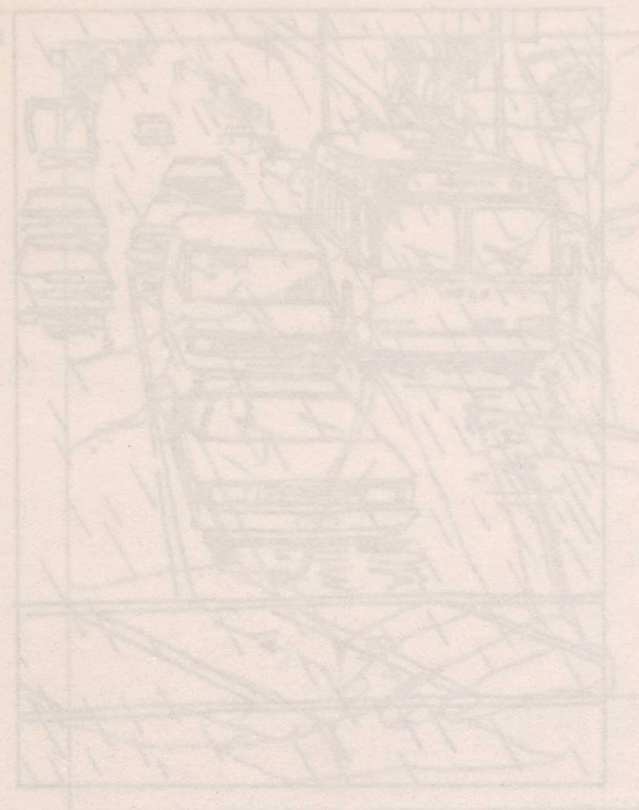
fire



glass breakage



THE CAR ACCIDENT

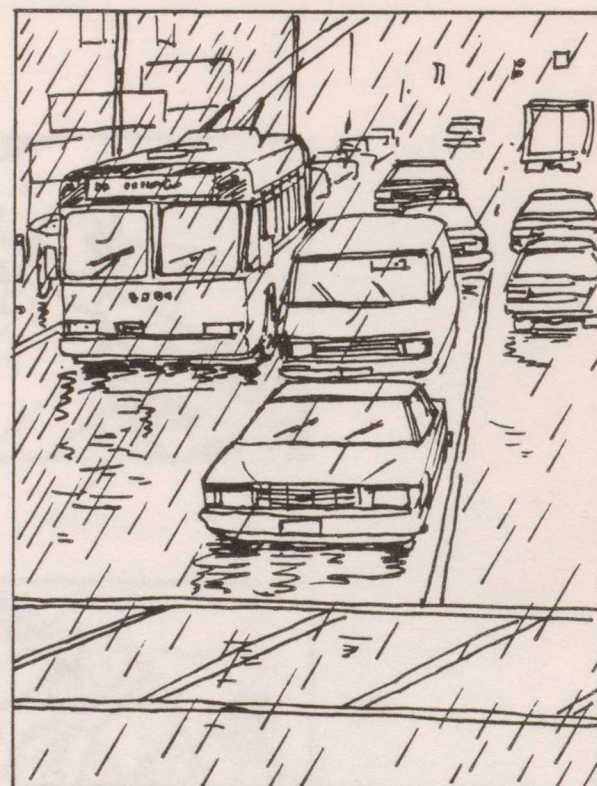


THE CAR ACCIDENT

1



2



5



6



3



4



7



8



Exercise 33

Put the verbs in the past tense.

THE CAR ACCIDENT

1. Anna _____ car insurance from I.C.B.C.
to buy
2. It _____ and the streets _____ slippery
to rain to be
3. Anna _____ an accident.
to have
4. The driver _____ Anna if she _____ O.K.
to ask to be
5. They _____ each other their names and addresses and
to give car insurance numbers.
6. Anna _____ the police.
to phone
7. Anna _____ the accident to I.C.B.C.
to report
8. Anna _____ to I.C.B.C. for an estimate.
to go

Exercise 34

Read and practise the dialogue.

PHONING I.C.B.C.

- I.C.B.C.: Hello, I.C.B.C.
- Anna: Hello, I'd like to report an accident.
- I.C.B.C.: What is your driver's license number and insurance number?
- Anna: My license number is 3152953, and my insurance number is X 451382.
- I.C.B.C.: How much damage is there?
- Anna: About \$500.00.
- I.C.B.C.: Did you report it to the police?
- Anna: Yes, I reported it to them yesterday.
- I.C.B.C.: Good, come in for an estimate anytime Friday morning.
- Anna: O.K., thanks very much, goodbye.
- I.C.B.C.: Bye.

Exercise 35

Fill in the blanks with the correct words.

PHONING I.C.B.C.

I.C.B.C.: Hello, I.C.B.C.

Anna: Hello, I'd like to report an _____.

I.C.B.C.: What is your _____ number
and insurance number?

Anna: My license number is 3152953, and my
insurance number is X 451382.

I.C.B.C.: How much _____ is there?

Anna: About \$500.00.

I.C.B.C.: Did you _____ it to the police?

Anna: Yes, I reported it to them yesterday.

I.C.B.C.: Good, come in for an _____ anytime
Friday morning.

Anna: O.K., thanks very much, goodbye.

I.C.B.C.: Bye.

estimate damage report

accident driver's license