

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

Business: Insurance

# Business

## Insurance

It is not necessary to carry out all the activities contained in this unit.

Please see *Teachers' Notes* for explanations, additional activities, and tips and suggestions.

<b>Theme</b>	<b>Insurance</b>
<b>Levels</b>	<b>A1 – B1</b>
<b>Language focus</b>	Key vocabulary, word identification, sentence structure, extracting information from text, writing text, grammar.
<b>Learning focus</b>	Using business textbooks and accessing curriculum content and learning activities.
<b>Activity types</b>	Matching, word identification, structuring sentences and text, cloze, multiple choice, reading comprehension, categorising vocabulary, recording learning, developing a learning resource.
<b>Acknowledgement</b>	<b>Extracts from Business Studies revision Notes for Junior Certificate (4<sup>th</sup> edition). J.F. O' Sullivan. Gill &amp; Macmillan.</b>  We gratefully acknowledge Gill & Macmillan for the right to reproduce text in some of these activities.
<b>Learning Record</b>	A copy of the Learning Record should be distributed to each student.  Students should: <ol style="list-style-type: none"><li>1. Write the subject and topic on the record.</li><li>2. Tick off/date the different statements as they complete activities.</li><li>3. Keep the record in their files along with the work produced for this unit.</li><li>4. Use this material to support mainstream subject learning.</li></ol>

## Making the best use of these units

- **At the beginning of the class**, make sure that students understand **what** they are doing and **why**. *'We are doing the exercise on page (12) to help you to remember key words / to help your writing skills / to help with grammar'* etc.
- You can create your **personal teaching resource** by printing these units in full and filing them by subject in a large ring binder.
- **Encourage students to:**
  - Bring the relevant **subject textbooks** to language support class. It does not matter if they have different textbooks as the activities in these units refer to vocabulary and other items that will be found in all subject textbooks. These units are based on curriculum materials.
  - Take some **responsibility for their own learning** programmes by:



Developing a **personal dictionary** for different subjects, topics, and other categories of language, on an on-going basis. This prompt is a reminder.

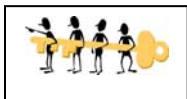


Recording what they have learnt on the **Learning Record**, which should be distributed at the start of each unit.



Keeping their own **files** with good examples of the work produced in language support for different subjects and topics. This file will be an invaluable **learning resource** in supporting mainstream learning.

- Don't forget that many of the activities in these units are suitable as **homework** tasks, for **self-study**, or for use in the **subject classroom** with the agreement of the subject teacher.



Indicates that answers may be found at the end of the unit.

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## Keywords

The list of keywords for this unit is as follows:

### Nouns

accident  
actuary  
alarm  
assurance  
bill  
bonus  
burglary  
car  
claim  
clause  
company  
compensation  
contents  
cover  
damage  
deductions  
dependant  
detector  
drinker  
endowment  
fire  
house  
insurance  
item  
licence  
life  
loading  
loss  
lump  
mortgage  
motor  
policy  
premiums  
property  
protection  
risk  
smoker  
sum  
theft  
value

### Adjectives

basic  
comprehensive  
full  
insurable  
medical  
partial  
payable  
utmost (also a noun)

### Verbs

assure  
cover  
drive  
explain  
give  
insure  
over insure  
pay  
show  
smoke  
underinsure

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### Vocabulary file 1

This activity may be done in language support class or in the mainstream subject classroom.

<b>Word</b>	<b>Meaning</b>	<b>Word in my language</b>
insurance		
premium		
policy		
loss		
accident		
alarm		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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### Vocabulary file 2

This activity may be done in language support class or in the mainstream subject classroom.

<b>Word</b>	<b>Meaning</b>	<b>Word in my language</b>
property		
damage		
contents		
dependant		
risk		
value		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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Level: all

Type of activity: whole class

Focus: vocabulary, spelling,  
dictionary, writing

Suggested time: 10 minutes

## Activating students' existing knowledge

Use a spidergram to activate students' ideas and knowledge on the key points in this chapter. See **Teachers' Notes** for suggestions.

Possible key terms for the spidergram:

### Accident

### Insurance

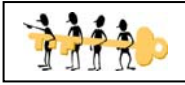
- Invite students to provide key words in their own languages.
- Encourage dictionary use.
- Encourage students to organise their vocabulary into relevant categories (e.g. meaning, nouns, keywords, verbs etc.).



Students should record vocabulary and terms from the spidergram in their personal dictionaries.

Level: A1  
 Type of activity: pairs  
 or individual

Focus: vocabulary, spelling,  
 dictionary  
 Suggested time: 30 minutes



**Working with words**

**1. Tick the correct answer**



- a) This is a new car.
- b) This is a fire.
- c) This is a damaged car.
- d) This is a barbeque.



- a) This is a new car.
- b) This is a fire.
- c) This is a damaged car.
- d) This is a barbeque.

**2. Find these words in your textbook.**

Write your own explanation for these words. Then write the word in your own language. Use your dictionary if necessary.

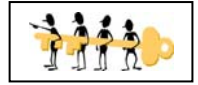
Word	Page in textbook	Explanation	In my language
insurance			
risk			
policy			
compensation			



Check that these key words are in your personal dictionary.

Level: A1/A2  
Type of activity: pairs or individual

Focus: vocabulary, basic sentence structure  
Suggested time: 30 minutes

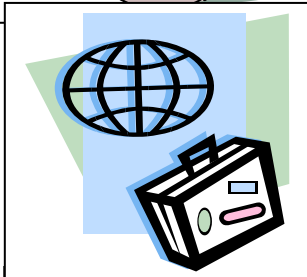


## Picture Sentences

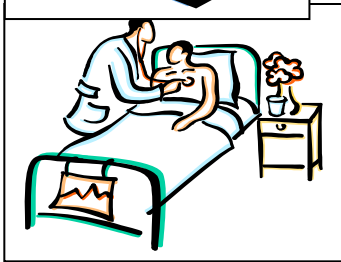
### 1. Tick the correct answer



- a) You can have travel insurance.
- b) You can be insured against theft.
- c) You can have health insurance.



- a) You can have travel insurance.
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- a) You can have travel insurance.
- b) You can be insured against theft.
- c) You can have health insurance.

### 2. Put these words in the correct order to form sentences about insurance.

with risk /insurance/ is concerned

---

fire or burglary /you can / against/ insure a house

---

insure/ while on holiday/ your family / you can

---

your car / insure / against/ you can/ an accident

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Level: A1/A2  
Type of activity: pairs or individual

Focus: word identification, vocabulary  
Suggested time: 20 minutes

### Odd One Out

1. Circle the word which does not fit with the other words in each line.

Example: *apple*    *orange*    *banana*    taxi

car            health            travel            exams

claim        day            money            compensation

damage            happiness            accident            broken

sorrow            insurance            assurance            risk

2. Find these words in your textbook. Then put them in short sentences in your own words. Use a dictionary if necessary.

to insure \_\_\_\_\_

to pay \_\_\_\_\_

to claim \_\_\_\_\_

to compensate \_\_\_\_\_

to invest \_\_\_\_\_

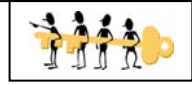


Check that these key words are in your personal dictionary.

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Level: A1/A2  
Type of activity: individual

Focus: key vocabulary  
Suggested time: 20 minutes



## Keywords

1. Fill in the missing letters of the keywords listed below.  
On the line beside each word, write whether the word is a noun, an adjective or a verb.

me \_ \_ cal \_\_\_\_\_

ove \_ \_ ns \_ \_ ed \_\_\_\_\_

ac \_ \_ de \_ t \_\_\_\_\_

de \_ \_ nd \_ \_ ts \_\_\_\_\_

2. Write as many words as possible related to **Insurance**. You have 3 minutes!

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Check that these key words are in your personal dictionary.

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Business: Insurance

Level: A1 / A2

Type of activity: pairs or individual

Focus: key vocabulary, pronunciation, spelling

Suggested time: 20 minutes



## Unscramble the letters

1. This is money you get from insurers if you have lost something  
MONPECOSANTI

Answer \_\_\_\_\_

2. Land or buildings that you own TOPEPYRR

Answer \_\_\_\_\_

3. When people steal things from a house or business  
RYGLABRU

Answer \_\_\_\_\_

4. This is protection against a loss you hope will not happen  
SUCERNIAN

Answer \_\_\_\_\_

## Solve the secret code

English	A	C	E	G	I	N	R	S	T	U
Code	B	X	Y	F	H	Q	W	O	L	Z

ex: FWYYQ = GREEN

HQOZWBQXY HO FWYBL! =

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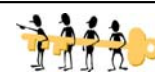
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Level: A2 / B1

Type of activity: pairs or individual

Focus: reading comprehension, extracting meaning from text, vocabulary

Suggested time: 30 minutes



## Completing sentences

Fill in the blanks in these sentences. Use words from the Word Box below.

### A. What Is Insurance?

Insurance is protection against a possible loss that we hope will not happen, e.g. a house going on fire or a car \_\_\_\_\_. A fee called a \_\_\_\_\_ is paid to the insurance \_\_\_\_\_ for this cover.

### B. How Insurance Works

It is based on the idea of many people paying premiums into an \_\_\_\_\_ company fund and any person who suffers a \_\_\_\_\_ being able to claim compensation.

*Word Box:*

premium	accident	insurance	loss	company
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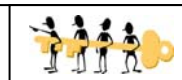
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**Level:** A2 / B1  
**Type of activity:** individual

**Focus:** key vocabulary, topic information, reading comprehension, multiple choice  
**Suggested time:** 40 minutes

**Multiple choice**



*Read the text below and choose the best answers.*

**(1) INSURABLE INTEREST**

In order to insure something you must have an insurable interest in the item. You must benefit by its existence and suffer financially by its loss, e.g. you can insure your house but not your neighbour's house.

**(2) UTMOST GOOD FAITH**

When completing a proposal form for insurance, you must answer all the questions truthfully and disclose all material facts/relevant information.

**(3) INDEMNITY**

You cannot make a profit out of insurance. Compensation is limited to the value of the damage suffered irrespective of the level of cover. The aim of insurance is to place the insured in the same position financially as before the loss and not in a better position.

**(4) SUBROGATION**

When an insurance company compensates the insured for the loss, it can proceed to claim compensation from the person who caused the loss; once compensation has been paid, the damaged item becomes the property of the insurance company.

**(5) CONTRIBUTION**

If a person has the same risk insured with two companies, he cannot claim the full amount from each company. Each company will contribute towards the loss in proportion to the sum insured with it.

1. What must you have if you want to insure something?

- a) your neighbour's house      b) an insurable interest  
c) a financial loss              d) a shining sun

2. How must you answer questions on an insurance proposal form?

- a) slowly                              b) quickly  
c) truthfully                          d) untruthfully

3. Who owns the damaged item once compensation has been paid?

- a) the insurance company          b) no-one  
c) the person who caused the loss      d) the insured person

4. Should you make a profit out of insurance?

- a) Yes                                  b) No

5. Are you allowed to claim for full compensation from two companies for the same risk?

- a) Yes                                  b) No

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Level: B2  
Type of activity: individual

Focus: verb + preposition combinations  
Suggested time: 30 minutes



## Grammar point

### Verb + prepositions

1. Certain verbs and prepositions always occur together. For example:

look (verb) + at (preposition) - He looked at the photograph.

Or

look (verb) + for (preposition) - He looked for the mobile phone everywhere.

In the box below are two verbs often used when talking about insurance. What prepositions are used with them?

Insure +  
Claim +

2. The following sentences are taken from your textbook. However, some of the prepositions after the verbs are missing. Fill in the blanks (you can use your textbook to help you).

- The actuary is employed \_\_\_\_\_ the insurance company.
- Insurance works on the basis that a tragedy will not happen \_\_\_\_\_ everybody.
- The loss adjustor is hired \_\_\_\_\_ the insurance company.
- He decides \_\_\_\_\_ a fair settlement.
- Life assurance is concerned \_\_\_\_\_ risks that will occur.
- On the death of the insured person, a lump sum is paid \_\_\_\_\_ the person named on the policy.

3. Now it's your turn! Go to your textbook and the chapter on Insurance. Rewrite 5 sentences from the textbook, but leave gaps where the prepositions should be. Swap sentences with another student and check and correct one another's work.

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Levels A1 and A2

## Alphaboxes

Using your textbook, find **one** word beginning with each of the letters of the alphabet. Write the word in the relevant box. You could also write the word in your own language.

a	b	c
d	e	f
g	h	i
j	k	l
m	n	o
p	q	r
s	t	u
v	w	xyz

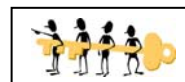
Do you understand all these words?



Get your teacher to check this, then file it in your folder so you can use it in the future.

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### Word search

Find the words from the list below. When you have found all the words, write each word in your own language.

B D F  
 C O V E R D P T U  
 N P C O M P A N Y C C G B  
 E N D O W M E N T A H Z Q X J S J  
 F K K U V I K W O S Y K T M X V P I J  
 X M K P R E M I U M S I X W L E D T E C R  
 S H K E I R I I V Q I N S U R A N C E O F  
 O M F Q I O R O U Q V R N F R W B M L D V L N  
 M Z D S C G F N A S S U R E D T J G X M B Z C  
 E G I A N W D M K D E P E N D A N T S C A R B Q E  
 T H V I E B V P X Y V V I C G L R B M C S N I O H  
 E A M X Z Z C O N T E N T S U D N I G G X N Z K I  
 V X F Z C L A I M S X O F B O N U S C S E Y P K E O H  
 Q L M O R T G A G E C F L J U A S S U R A N C E S A P  
 E J P B I N S U R A B L E E R N O F V D T N E P G K C  
 S F I D W E G T L O A D I N G S V S H Q S J I M Q  
 T D M R S H T U Z E D A M A G E E A Q B D S B A Q  
 T B Y L S M X I W Q S D S L X J P Y P F V K A S T  
 L O S S U Z U N E H D E D U C T I O N S S B D  
 U C C H U O N M E V X O U D T P O L I C Y Y V  
 F N L A O S O O C A S B N W L R I S K S T  
 S R G J K X R R C B J N S B Z A F I R E G  
 S M U R F C O M P E N S A T I O N E Z  
 L T Y F C L U M P A I D O K D W I  
 F A J F Y R J K P T M Z K  
 P R E M I U M U V  
 D B H

ASSURANCE	COMPENSATION	ENDOWMENT	LUMP
ASSURED	CONTENTS	FIRE	MORTGAGE
BONUS	COVER	INSURABLE	PAID
CAR	DAMAGE	INSURANCE	POLICY
CLAIMS	DEDUCTIONS	LOADINGS	PREMIUM
COMPANY	DEPENDANTS	LOSS	PREMIUMS
			RISKS



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## Play Snap

Make Snap cards with 2 sets of the same keywords. See *Notes for teachers* for ideas about how to use the cards.



<b>medical</b>	<b>medical</b>
<b>policy</b>	<b>policy</b>
<b>accident</b>	<b>accident</b>

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<b>insurance</b>	<b>insurance</b>
<b>underinsured</b>	<b>underinsured</b>
<b>risks</b>	<b>risks</b>

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<b>contents</b>	<b>contents</b>
<b>mortgage</b>	<b>mortgage</b>
<b>assurance</b>	<b>assurance</b>

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<b>property</b>	<b>property</b>
<b>value</b>	<b>value</b>
<b>dependants</b>	<b>dependants</b>

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## Answer key

### Working with words, page 7

1. c, b

### Picture sentences, page 8

1. b,a,c
2. Insurance is concerned with risk.  
You can insure a house against fire or burglary.  
You can insure your family while on holiday.  
You can insure your car against an accident.

### Odd one out, page 9

Exams, day, happiness, sorrow

### Keywords, page 10

Medical, over insured, accident, dependants

### Unscramble the letters, page 11

Compensation, property, burglary, insurance

Secret Code: Insurance is great!

### Completing Sentences, page 12

#### A. What Is Insurance?

Insurance is protection against a possible loss that we hope will not happen, e.g. a house going on fire or a car **accident**. A fee called a **premium** is paid to the insurance **company** for this cover.

#### B. How Insurance Works

It is based on the idea of many people paying premiums into an **insurance** company fund and any person who suffers a **loss** being able to claim compensation.

### Multiple Choice, page 13

1.b,2.c,3.a,4.b,5.b

### Grammar point, page 12

Insure + against Claim + for
---------------------------------

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2.

- The actuary is employed by the insurance company.
- Insurance works on the basis that a tragedy will not happen to everybody.
- The loss adjustor is hired by the insurance company.
- He decides on a fair settlement.
- Life assurance is concerned with risks that will occur.
- On the death of the insured person, a lump sum is paid to person named on the policy.

Word Search, page 16

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      B D F
    C O V E R D P T U
  N P C O M P A N Y C C G B
E N D O W M E N T A H Z Q X J S J
  F K K U V I K W O S Y K T M X V P I J
X M K P R E M I U M S I X W L E D T E C R
  S H K E I R I I V Q I N S U R A N C E O F
O M F Q I O R O U Q V R N F R W B M L D V L N
  M Z D S C G F N A S S U R E D T J G X M B Z C
E G I A N W D M K D E P E N D A N T S C A R B Q E
  T H V I E B V P X Y V V I C G L R B M C S N I O H
E A M X Z Z C O N T E N T S U D N I G G X N Z K I
V X F Z C L A I M S X O F B O N U S C S E Y P K E O H
Q L M O R T G A G E C F L J U A S S U R A N C E S A P
E J P B I N S U R A B L E E R N O F V D T N E P G K C
  S F I D W E G T L O A D I N G S V S H Q S J I M Q
  T D M R S H T U Z E D A M A G E E A Q B D S B A Q
  T B Y L S M X I W Q S D S L X J P Y P F V K A S T
  L O S S U Z U N E H D E D U C T I O N S S B D
  U C C H U O N M E V X O U D T P O L I C Y Y V
  F N L A O S O O C A S B N W L R I S K S T
  S R G J K X R R C B J N S B Z A F I R E G
  S M U R F C O M P E N S A T I O N E Z
  L T Y F C L U M P A I D O K D W I
    F A J F Y R J K P T M Z K
      P R E M I U M U V
        D B H

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