

# Unit 6 Car insurance

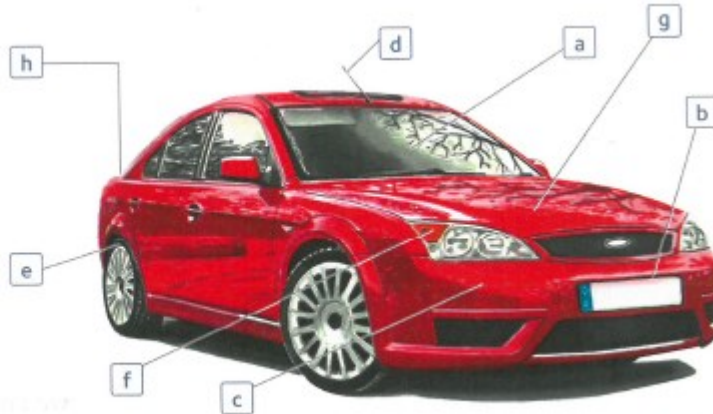
Match the words to the photos.

coupe • hatchback • sedan • sports car • SUV



1 Label the parts of the car.

- 1 antenna
- 2 hood
- 3 trunk
- 4 turn signal
- 5 license plate
- 6 tire
- 7 windshield
- 8 bumper



2 Complete the sentences from a car insurance leaflet with the words in the box.

accident • claims • cracked • crash • estimates • expenses • network • payment • stolen

**We hope you will consider choosing us as your car insurer.**

We think our .....<sup>1</sup> service is one of the best available. You can be sure that we'll always be there to help whenever you need us: 24 hours a day, 365 days a year.

It's two o'clock in the morning, it's pouring rain, your car has been .....<sup>2</sup> or you've had an .....<sup>3</sup>, you're miles away from home – all you want is help as quickly as possible. That's where we come in.

**We're here to help if you:**

- need major repairs following a .....<sup>4</sup> or other accident
- have a smaller problem such as a .....<sup>5</sup> or broken windshield
- need legal help (if you have chosen our optional legal .....<sup>6</sup> coverage).

**If you've been involved in an accident, we will arrange for:**

- your car to be recovered
- you and your passengers to be driven safely back home or to an alternative destination.


**As soon as you report the accident, your problem becomes our problem!**

No need to worry about getting .....<sup>7</sup> or quotes because

we have our own .....<sup>8</sup> of approved repairers. We'll contact them and set them to work no more than three hours after you have informed us that your car needs repairing. We'll also authorize repairs and settle .....<sup>9</sup> directly with the repairer so you'll never pay out of pocket.

3 Answer the questions about the leaflet.

- 1 Do policyholders need to get quotes from a garage themselves?
- 2 Will policyholders have to pay any bills themselves?
- 3 What two things will happen as soon as policyholders report an accident?
- 4 How soon can the insurer's repairer network start repair work?

4  Discuss and compare the coverage and service offered by your own car insurer with the policy leaflet in Exercise 2.

5 Match the five key words from a car insurance policy schedule to their definitions.

- |                            |   |
|----------------------------|---|
| 1 excess                   | a The amount of money generally paid for cars of a certain type and age   |
| 2 endorsement              | b The amount you will have to pay towards a claim   |
| 3 no-claims bonus discount | c Parts of your car that are not directly related to how it works as a vehicle. This includes things like in-car entertainment. |
| 4 market value             | d Changes in the terms of your policy. These are shown in your schedule.  |
| 5 accessories              | e Reduction of your premium made if you have not made a claim in the last twelve months   |

6 Complete the sentences from a car insurance policy with the words from Exercise 5.

- 1 The same coverage also applies to your car's \_\_\_\_\_ and spare parts while they are in or on your car or in your private garage.
- 2 The maximum we will pay out will be the \_\_\_\_\_ of your car at the time of the loss.
- 3 If your car is lost, stolen, or damaged, you are responsible for paying the \_\_\_\_\_ shown on your schedule, no matter how the loss or damage occurred.
- 4 If you do not make a claim under your policy for one year, we will increase your \_\_\_\_\_ in line with the scale we apply at that time when you renew the policy.
- 5 We will inform you in writing if we make any changes or \_\_\_\_\_ to your policy schedule.

Did you know?

Many car insurers provide what are known as *courtesy cars* to ensure that policyholders remain mobile while their own cars are off the road for repair.

Complete the article using the words in the box.

acceleration • bonus • calculate • monitor • prove • reduce • save

One teen-friendly insurer says that it can use technology to .....<sup>1</sup> insurance costs for young drivers if they can .....<sup>2</sup> that they are safe behind the wheel.


A new car policy aimed at 17 to 25-year-olds uses telematics or satellite technology to .....<sup>3</sup> young drivers' behavior. The box records their driving behavior such as braking, .....<sup>4</sup>, and average speed, as well as the times they usually drive and where they drive. The data is used to .....<sup>5</sup> premiums – the more safely the car is driven, the lower the premium, and vice versa.

The company estimates its policy will result in premiums that are, on average, about £330 cheaper than quotes from competitors and that over 80% of 17 to 25-year-olds could .....<sup>6</sup> money. The insurer will assess customers' driving every three months. Policyholders will receive a "safer driving .....<sup>7</sup>" that could be worth up to 11% of the premium if they show that they have been driving sensibly.

A spokesperson for the company said: "Many young people can't even think about owning a car because of the rising cost of insurance. This technology will ensure that they will be able to take out fairly priced car insurance. The added bonus is that the safer they drive, the more money they are going to save."

Match the words highlighted in the article to their definitions.

- 1 to make a decision about a person or situation after considering them / it carefully ..
- 2 a statement or estimate of how much something is likely to cost ..
- 3 intelligently and with good judgement ..
- 4 companies that are in the same business as you ..
- 5 to buy insurance ...

 Discuss possible disadvantages of the system described in the article. Are there any reasons why policyholders might not like to take out this policy?

Read the presentation slides and answer the questions.

## How it Works

### Car owners pay:

- to have a black box in their cars to monitor journeys
- an up-front premium of 33 % of standard policy
- an additional monthly charge based on how far they have driven, the type of roads used, and when they drive

Details of car use are sent to insurer, who calculates monthly bill

### Words you need

**off-peak times** außerhalb der Hauptverkehrszeit  
**penalty points** Strafpunkte  
(in Deutschland: Punkte in Flensburg)


## What it Means for Policyholders

- Potential saving for low-mileage policyholders (people who drive fewer than 8,000 miles a year)
- Sample quote for one year's coverage is \$545: \$115 up-front – based on 40-year-old with good claims history and no penalty points on licence, driving at off-peak times on average mixture of road types
- **Young drivers pay much more!** Drivers under 23 driving after 11 p.m. could pay up to 75 cents per mile extra

- 1 How are premiums calculated using this system?
- 2 Why might the system be unpopular with younger drivers?
- 3 What effect does the time of day have on the premium?
- 4 In what way might the types of roads used affect the premium?

### Simulation

#### Partner A

 Give a summary of the system described in Exercise 12 to a colleague.

Use phrases in the box to help structure your summary.

#### Partner B

Listen to your colleague giving you a summary of how the system in Exercise 12 works.

Be prepared to ask as many questions as possible about the system.

### Phrases to use

#### Structuring a summary

##### Starting

- I'm going to talk you through the ...
- I want to give you an outline of ...
- I'm going to outline ...

##### Explaining key points

- The most important thing about ... is ...
- Another important aspect of the ... is ...
- One minor point about ... is ...

##### Concluding and evaluating

- To conclude, I would say that ...
- Just to finish then, I would say that ...
- I'll finish by recommending that ...

## Focus

Read the examples and complete the grammar rules with *will* or *won't*.

Some shops will disappear but not all of them.

In the future, there won't be any cash or credit cards.

I think in the future, people will stop buying paper books.

I don't think clothes shops will disappear.

Do you think more people will use this sort of system?

We use \_\_\_\_\_ and \_\_\_\_\_ + infinitive to predict future situations.

We use *don't think* + subject + \_\_\_\_\_ to predict something that will not happen.

### Zero and 1st Conditional

We use the Zero Conditional to talk about things that are generally true.

If you lose an e-reader, you lose all your books.

We use the 1st Conditional to talk about a possible future condition and its result.

If they only learn online, they won't really get a good education.

If shops disappear, it will be very sad.

Complete the rules with *will*, *infinitive*, or *Present Simple*.

We form the Zero Conditional with *if* + Present Simple for the condition and \_\_\_\_\_ for the result.

We form the 1st Conditional with *if* + Present Simple for the condition and \_\_\_\_\_ + \_\_\_\_\_ for the result.

Work in pairs. Make questions using the prompts. Take turns to ask and answer.

**Example** A In the future, will children study only online?

B Yes, they will. / No, they won't. They'll study ...

- 1 in the future / children / study only online?
- 2 a lot of high street shops / disappear / next ten years?
- 3 you / be famous / ten years' time?
- 4 by 2050 / most people in the world / speak English?
- 5 one day / computers / be smarter than humans?
- 6 most cars / be electric / 20 years' time?
- 7 people / use drugs / improve their memory / this century?
- 8 by 2030 / scientists / find life / other planets?
- 9 in the future / the world / warm up by more than five degrees?
- 10 people's average age / increase / 120 years?

Work in pairs. Use the prompts to ask your partner about going abroad on business trips.

**Example** A If you travel by plane, do you talk to the person next to you?

B Yes, I usually try to start a conversation.

- |                         |                                 |
|-------------------------|---------------------------------|
| 1 travel by plane       | talk to the person next to you? |
| 2 stay at a hotel       | ask for a quiet room?           |
| 3 go to restaurant      | tip the waiter?                 |
| 4 take a taxi           | show the driver a map?          |
| 5 have a meeting        | get there on time?              |
| 6 talk to someone       | try to speak their language?    |
| 7 visit someone's house | take a present?                 |