

## Finance and Accounting program / Faculty of Economics

# Insurance

### GLOSSARY:

loss/insurance adjuster/appraiser/assessor – rzeczoznawca ubezpieczeniowy  
to adjust / appraise .....(e.g. loss/damage)– oceniać, oszacować ....  
damages – odszkodowanie eg. to pay 3000\$ in damages  
all-risk/multiple policy / fully comprehensive policy – polisa od wszelkiego ryzyka  
third party insurance / liability insurance – ubezpieczenie OC  
indemnity insurance – ubezpieczenie odszkodowawcze  
life insurance – ubezpieczenie na życie  
personal injury / casualty insurance – ubezpieczenie NNW  
full coverage / cover – pełne pokrycie ubezpieczeniowe  
insurance coverage – zakres ubezpieczenia  
to provide cover against – zapewnić zabezpieczenie/ubezpieczenie przed  
accident cover – zabezpieczenie przed wypadkiem  
household policy – polisa ubezpieczeniowa domu/mieszkania  
policy holder / insured – posiadacz polisy  
claim form – formularz roszczenia ubezpieczeniowego  
no claim bonus – zniżka za bezwypadkowość  
policy – polisa  
premium – składka  
excess – udział własny, franczyza (w ubezpieczeniu)  
to claim for damages – domagać się odszkodowania  
to award damages – przyznać odszkodowanie  
to take out ....(policy) - wykupić (polisę)  
to pay out – wypłacić  
quote – wycena

to be with insurance company – być ubezpieczonym w danej firmie ubezpieczeniowej (e.g. Which insurance company are you with? )

Insurer – ubezpieczyciel

Insured/policy holder – ubezpieczony

## **TASK 1:**

**Watch the video and answer the questions:**

<https://www.youtube.com/watch?v=MEOc4yJNAb0>

**1. What type of vehicle is the caller requesting insurance for?**

- a. 2023 Honda Accord
- b. 2024 Honda Civic EX
- c. 2022 Toyota Corolla
- d. 2024 Ford Mustang

**2. What is the caller's driving record status?**

- a. Clean
- b. Suspended
- c. Incomplete
- d. Unverified

**3. What is the annual premium quoted for full coverage initially?**

- a. \$1,000
- b. \$1,200
- c. \$1,500
- d. \$900

**4. Which of the following discounts is mentioned in the video?**

- a. Good student discount
- b. Safe driver discount
- c. Multi-car discount
- d. Loyalty discount

**5. What additional features are included in the full coverage?**

- a. Free oil changes
- b. Roadside assistance and rental reimbursement
- c. Free tire rotation
- d. Regular maintenance checks

**6. What was the reduced annual premium after applying discounts?**

- a. \$1,100
- b. \$1,020
- c. \$900
- d. \$1,150

**7. What is the caller's phone number provided for setting up the policy?**

- a. 555-123-4567
- b. 555-111-2222
- c. 555-987-6543
- d. 555-555-5555

**8. What type of accident does the caller need to report?**

- a. A minor fender bender -drobna stłuczka, kolizja - (Am) bumper=fender
- b. A hit and run
- c. A significant accident
- d. A parking lot incident

**9. What is the name of the rental car company mentioned?**

- a. Hertz
- b. Enterprise
- c. Avis
- d. Budget

**10. How will the caller receive confirmation of their claim process?**

- a. By phone call
- b. By text message
- c. By confirmation email
- d. By mail

**TASK 2. VOCABULARY PRACTICE:**

**Fill in the Blanks**

1. In Part 1, the customer is looking for \_\_\_\_\_ coverage for their new car.
2. In Part 2, the customer mentions that their policy is a \_\_\_\_\_ contract.
3. In Part 3, the customer's policy includes \_\_\_\_\_ reimbursement for a rental car.
4. In Part 1, the customer took a \_\_\_\_\_ driving class last year.
5. In Part 2, the agent asks for the customer's \_\_\_\_\_ number to proceed with the policy setup.

**Matching**

Match the terms with their correct definitions:

- A. Full coverage**
- B. Defensive driving class**
- C. Premium**
- D. Claim**
- E. Rental reimbursement**

1. A training course that teaches drivers how to avoid accidents.
2. The amount paid for car insurance coverage.
3. The process of requesting payment for damage after an accident.
4. Insurance that covers liability, collision, and comprehensive damage.
5. Coverage that helps pay for a rental car while your car is being repaired.

### Choose the Correct Term for Each Situation

1. Which term describes the action of submitting a request for payment after an accident?

- A. Policy
- B. Claim
- C. Premium
- D. Quote

2. What is the amount the customer pays periodically for their car insurance?

- A. Premium
- B. Discount
- C. Coverage
- D. Quote

3. Which type of insurance covers both liability and damage to the customer's car?

- A. Full coverage
- B. Claim
- C. Liability
- D. Collision

4. Which document includes the terms and conditions of the insurance agreement?

- A. Quote
- B. Policy
- C. Claim
- D. Premium

5. If a customer takes a driving class, they may be eligible for a \_\_\_\_\_ on their insurance.

- A. Claim
- B. Discount
- C. Coverage
- D. Quote

Claim, premium, full coverage, policy, discount

### Fill in the Blanks with the Correct Word

Choose the correct word from the list to fill in the blanks: *quote, collision, premium, claim, discount*.

1. The insurance agent will provide a \_\_\_\_\_ for the car insurance based on the customer's details.

2. After the accident, the customer has to file a \_\_\_\_\_ with the insurance company.
3. A \_\_\_\_\_ can be applied to reduce the price of the insurance policy.
4. The customer's \_\_\_\_\_ includes coverage for both damage to their car and damage they cause to others.
5. The \_\_\_\_\_ for full coverage insurance was initially \$1,200 annually.

### **TASK 3: TRANSLATION PRACTICE:**

1. Jeśli będziesz miał wypadek zostanie ci przydzielony rzeczoznawca.
2. Ocenia zniszczenia i obliczą odszkodowanie.
3. Optowałbym za polisą od wszelkiego ryzyka, a nie tylko ubezpieczeniem OC.
4. Wszelkie informacje można znaleźć w formularzu roszczenia ubezpieczeniowego.
5. Czy możecie zastosować zniżkę za bezwypadkowość?
6. Powinniśmy wykupić polisę i mieć zabezpieczenie na wypadek pożaru i kradzieży.
7. Ile wynosi składka na ubezpieczenie od wszelkiego ryzyka?
8. Zgodnie z tą polisą udział własny to 200\$.
9. Powinieneś przeczytać warunki polisy ubezpieczeniowej, zanim ją podpiszesz.
10. Wszyscy zgłaszający, którzy domagają się odszkodowania, proszeni są o dostarczenie następujących informacji....

### **TASK 4: Speaking / Role-Play Exercise: "The Insurance Scenario"**

#### **Role-Play 1: Filing a Claim After an Accident**

##### **Roles:**

- **Customer / Policy Holder**
- **Insurance Agent**

##### **Scenario:**

The customer has just been in a **minor fender bender** and needs to file a claim. The agent needs to gather all necessary details, explain the claim process, and inform the customer about **coverage, deductibles, and rental reimbursement.**

##### **Useful Vocabulary to Include:**

- claim form
- policy
- full coverage

- damages
- excess
- premium
- rental reimbursement
- quote
- to claim for damages
- no-claim bonus

**Sample Prompts:**

- “Can you tell me the date and time of the accident?”
- “Do you have full coverage or just liability insurance?”
- “You’ll need to fill in this claim form and submit a repair estimate.”
- “Based on your policy, your deductible is \$300.”

**Role-Play 2: Choosing the Right Insurance Policy**

**Roles:**

- **Client (individual looking to insure a new car or home)**
- **Insurance Advisor / Agent**

**Scenario:**

The client is interested in taking out an **all-risk policy** or a **household insurance policy**. They want to understand the **insurance coverage**, compare **premiums**, and possibly receive a **discount** for no previous claims.

**Useful Vocabulary to Include:**

- policy holder
- household policy
- all-risk policy
- third-party insurance
- premium
- to take out a policy
- insurance coverage
- to be with an insurance company

**Sample Prompts:**

- “What type of coverage would you recommend for a new driver?”
- “What’s included in the full coverage policy?”
- “Are there any discounts for bundling house and car insurance?”
- “Can I get a quote for both policies?”

**Role-Play 3: Assessing a Claim – The Adjuster Visit**

**Roles:**

- **Insurance Adjuster / Assessor**
- **Insured Person (policyholder who suffered a loss/damage)**

**Scenario:**

The assessor visits the policyholder to **evaluate damage** to their property or car. The insured person needs to explain what happened, and the assessor must determine the estimated cost and whether it's covered under the policy.

**Useful Vocabulary to Include:**

- adjust / appraise
- damages
- assessor
- insurance coverage
- accident cover
- indemnity insurance
- excess
- to award damages

**Sample Prompts:**

- “Can you walk me through how the damage occurred?”
- “I’ll need to appraise the extent of the loss before we can move forward.”
- “This damage appears to fall under your accident cover, but not theft protection.”
- “We may award up to \$2,000 depending on the repair quote.”

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**Optional Post-Roleplay Discussion Questions**

1. Was the policy holder satisfied with the coverage?
2. Did the insurance agent provide clear and helpful information?
3. Were any discounts or bonuses applied?
4. What vocabulary terms did you use most during the role-play?
5. Was anything unclear or confusing?



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