

Unit 5 Buildings and household contents insurance

A Insurance

Discuss: What does your household insurance cover? Which items in your house have the most value?

1 Match the terms for the different kinds of homes to the photographs.

- 1 terraced house
- 2 detached house
- 3 semi-detached house
- 4 apartment
- 5 cottage



Did you know?

In British English the word *flat* is commonly used, while in American English people generally refer to their *apartment*. *Condominium* and *duplex* are also American English terms. *Condominium* refers to an apartment in a large building owned by the people who live there. A *duplex* is a house that is divided into two separate homes or an apartment on two floors.

2 Complete the extract from a household insurance policy with the words in the box.

accommodation • attempted • consecutive • damage • goods • high • inclusive • personal

What is Covered?

The policy covers your household

.....¹ and valuable items in your home.

This includes loss or damage to your contents caused by fire, theft or² theft, storm or flood, smoke, water, malicious³, or lightning.

Additional Coverage Provided as Standard

- Replacing and installing new locks and keys on external doors of your home if your keys are stolen – up to £750
- Loss or damage to visitors'⁴ effects – up to £400
- Loss of freezer contents – up to £250
- Cover for alternative⁵ if you cannot live in your home as a direct result of loss or damage to your building – maximum payment is 25% of the value of the contents insured

Significant Exclusions or Limitations

- If your house is unfurnished or unoccupied for more than 30⁶ days we will not provide cover for: theft or attempted theft, water/oil leakage, vandalism and other malicious acts, accidental damage, contents left outside, damage to home entertainment equipment.
- Limit on valuables in the home: any⁷ risk item or household goods worth £1,500 or more
- This does not include items of furniture. Any items of furniture worth £1,500 or more must be specified.
- Loss or damage caused by water overflowing from sinks, bidets, showers, and baths as a result of the taps being left on
- Loss or damage caused by water leakage while your home is not being lived in for more than five days at a time during the months of November through March⁸, unless you keep your home heated throughout.

3 Read the scenarios and decide whether the loss or damage would be covered under the policy in Exercise 2. Explain why coverage might not be provided.

- 1 I was given an expensive watch worth £7,500. Unfortunately, it was stolen in a break-in one week later, but, because it was new, I had not yet listed it on the insurance policy.
- 2 A power outage while I was away for the weekend meant that my freezer was switched off for 48 hours and all the frozen food inside thawed and had to be thrown away.
- 3 My son was filling the bath and went to answer the telephone, forgetting to turn the water off. While he was on the phone, the bath overflowed and damaged the ceiling and walls of the rooms below.
- 4 My wife's handbag containing her house keys has been stolen. Am I covered?

Tips on Buying Household Insurance

When you are purchasing your household contents coverage, remember that there are two main types of policy: new-for-old and wear-and-tear.

A new-for-old policy, sometimes called a "replacement-as-new" policy, will pay the full cost of replacing your household items if they are stolen or damaged beyond repair. Alternatively, if repair is possible, your insurer will cover the cost.

You can insure most household items apart from clothing and bed and household linen on a new-for-old basis. However, some insurers charge an excess to all claims on new-for-old policies.

A cheaper option is a wear-and-tear policy, also called an indemnity policy. This policy will pay to replace or repair your possessions but will make a reduction for wear-and-tear and depreciation. Because the value of claims is lower, insurers are able to charge cheaper premiums than for new-for-old policies. It is a good way to get the peace of mind that insurance coverage provides.

- 1 Damage that is caused by continuous use over a long period of time
- 2 Sheets, towels, and cloth used around the house
- 3 An amount that is taken off the value of a claim
- 4 Compensation for losses or damage
- 5 Reduction in the value of an item over time
- 6 The feeling of being calm and not needing to worry

- 5 Complete the report from a household insurance policyholder using words from the box. You will have to change the form of some of the words. Several words can be used more than once.


break-in • to break into • burglar • burglary • to burgle • to steal

“When we got home from the theater I noticed that our front door was open and realized straight away that we had been¹. My wife didn’t want me to enter the house alone in case the² was still there, so I went next door and asked our neighbor if I could use his phone to call the police and report the³. When the police came they told me to call a repairman and a locksmith to repair the front door and then asked me to check my house to see if anything had been⁴. The policeman said that ours was the fifth house that had been⁵ that evening. Apparently houses in our part of the city are easy targets for a⁶ because the trees and hedges mean they can’t be seen from the street. He advised me to cut my hedge back and to think about installing an alarm.”



- 6 Work with a partner to make a list of possible measures people can take to make their homes more secure.
- 7 Which of these recommendations does the Crime Prevention Officer (CPO) make?
- 1 Buy a dog or pretend that you have a dog by buying a warning sign.
 - 2 Take photographs of your possessions and room contents.
 - 3 Build a high wall or grow a high hedge around your house for extra privacy.
 - 4 Use social networking websites to inform your friends when you are going on holiday so they can watch your house while you are away.
 - 5 Always leave your curtains open so it does not look as though the house is unoccupied.
 - 6 Always keep your bags hidden.

What additional tips about home security could you offer?

 Discuss the questions.

- Have you ever had to make a claim on your household contents insurance?
- What did you claim for?

B Work skills: presentation skills

1 Read the guidelines on making PowerPoint slides. Which do you agree with?

- Make the heading as big as possible.
- Include a maximum of five lines, with five words per line.
- Use a mix of fonts and sizes.
- Put the key information on the last line of the slide.
- Include long quotes so that your audience can read them.
- Use plenty of animation to keep your audience awake.
- Use simple charts and graphs.
- Make your slides look attractive with lots of photos.

2 Read the tips for giving a presentation and put them in the appropriate group.

Before	During	After

- 1 Decide the main aim of the presentation.
- 2 Check your equipment.
- 3 Keep eye contact with the audience.
- 4 Give the audience a chance to ask questions.
- 5 Find out who the audience are and what they want to hear.
- 6 Practise as much as possible.
- 7 Look at your notes only when you need to.
- 8 Decide where you are going to stand and where you are going to move.
- 9 Tell the audience if they can ask questions during the presentation.
- 10 Prepare your slides and notes as early as possible.
- 11 Keep the presentation simple.
- 12 Check the time regularly.
- 13 Keep your energy levels up.
- 14 Give the audience your contact details.

3 Do these signposting phrases come in the introduction (I), in the middle (M), or in the final part (F) of the presentation?

- 1 Now I'd like to move on to ...
- 2 Today I'm going to talk about ...
- 3 That brings us to the final part of the presentation.
- 4 I'm happy to take questions at the end of the presentation.
- 5 I'd like to make some general conclusions.
- 6 At this point, I'd like to hand over to my colleague.
- 7 I've divided my presentation into three areas ...
- 8 First of all, thank you all for coming.
- 9 To sum up ...
- 10 Good morning.
- 11 Thank you for listening.

C Grammar – modal verbs

1 Read these cultural tips for working and living in India. Do you think they are true or false?

- 1 Generally, you *don't have to* wear formal clothes to work.
- 2 You *have to* get to meetings exactly on time.
- 3 You *mustn't* interrupt someone senior talking in a meeting.
- 4 In a traditional company, you *don't have to* address your boss as 'Sir' or 'Madam'.
- 5 In a modern company, you *can* call your boss by their first name.
- 6 If you work for a company in India, you *must* speak Hindi.
- 7 You *should* leave a little food on your plate at the end of a meal.
- 8 You *shouldn't* shake hands with a person of the opposite sex.
- 9 *Don't* say 'Thank you' after a clerk hands you your grocery bag.
- 10 You *should* tip hotel and train station porters.

Here is a table of common modal and related verbs.

Necessary / Very important to	must have / has to	I must finish this before I go home. You have to show your passport at the border.
Important not to	mustn't Don't	You mustn't be rude to the customers. Don't spend more than the budget.
Not necessary to	don't have to doesn't have to	We don't have to work overtime.
Good idea to	should	You should check your emails before you send them.
Not a good idea to	shouldn't	We shouldn't increase our prices.
Possible to	can	You can use my office if you want.
Not possible to	can't	You can't park here.

Match the countries with the rules and tips for exchanging business cards. One tip may match more than one country.

India Japan Spain UK

- 1 *It is important not to* write on the back of a business card.
- 2 *It is OK to* keep business cards in your pocket.
- 3 *It is important not to* use your left hand to give and receive business cards.
- 4 *It is not necessary to* translate your business cards into Hindi.
- 5 *It is a good idea to* place the business cards on the table in front of you in the order people are seated.
- 6 *It is necessary to* treat someone's card with respect and take time to read the information.
- 7 *It is important not to* put a card straight into your card case.
- 8 *It is a good idea to* include your degree or important qualification on your card.

Explain the rules for exchanging business cards in your culture or a culture you know well.

Replace the highlighted phrases in 3 with 'you' and an appropriate verb.

Example You *mustn't* write on the back of a business card.