

**Worksheet 1**

✂ **Cut up** these word cards and give out one set per pair. Tell the students to match the car insurance words and phrases to similar meanings

a no claims bonus	a reduction in cost of your insurance if you drive without having an accident
a quote	a price offered for insurance
a cover note	a temporary insurance contract
model of car	car type, eg Focus, 205
make of car	car manufacturer, e.g. Ford, Peugeot
to claim	to ask the insurance company to pay for damage
a policy	an insurance contract
3 <sup>rd</sup> party insurance	The insurance company will pay for damage caused by your car. It does not cover damage to your own car.
3 <sup>rd</sup> party fire & theft insurance	The insurance company will pay for damage caused by your car and if it is damaged by fire or stolen.
fully comprehensive insurance	The insurance company will pay for damage caused <b>by</b> your car and damage <b>to</b> your car.

**Worksheet 2**


**Cut up and put into piles of scenarios and answers ✂**

Scenario	Answer
<p>Michael has Fully Comprehensive insurance. His car was damaged in an accident, and he wants to know if the insurance company will pay for him to rent a car until his own car is repaired.</p> <p><b>Will the insurance company pay for Michael to use a rented car?</b></p>	<p>No. Fully Comprehensive insurance does not automatically cover the cost of a temporary or ‘courtesy’ car. This would be an extra on his car insurance, and he would have paid extra for it.</p>
<p>Fawad hit another car while he was parking. He didn’t damage the other car, but his own car was scratched. He has Third Party Fire &amp; Theft insurance.</p> <p><b>Will his insurance pay for the damage to his car?</b></p>	<p>No. Damage caused to your own vehicle is only covered if you have Fully Comprehensive insurance.</p>
<p>Bilal has Third Party insurance. Last week, he hit a tree, and his wife, who was the passenger, was slightly hurt. She needs to pay for some treatment for her injuries.</p> <p><b>Will Bilal’s insurance pay for his wife’s treatment?</b></p>	<p>Yes. Third party insurance covers injury to other people, including your passengers.</p>
<p>John has a car, but he doesn’t use it any more, as he takes the train to work. He keeps the car in the garage.</p> <p><b>Does he need car insurance?</b></p>	<p>Yes – but there is an alternative.</p> <p>Either he must insure his car or get a Statutory Off Road Notification (SORN).</p> <p>* If he gets a SORN, he won’t need to tax or insure his car. It also means he can't drive it on the road though.</p>

**Worksheet 2a cont ...**
**Cut up and put into piles of scenarios and answers ✂**

Scenario	Answer
<p>Marius found that someone had crashed into his car and driven away without leaving any details. His car is badly damaged and will cost a lot to repair. He has Third Party insurance.</p> <p><b>Is he covered?</b></p>	<p>No. He should report this to the police, and he might be able to get compensation from the Motor Insurer's Bureau (MIB) as he is the innocent victim of a 'hit and run' driver.</p>
<p>Marina has Third Party Fire &amp; Theft insurance. Her car was vandalised last night, and the radio/CD player was stolen.</p> <p><b>Is she covered?</b></p>	<p>Yes. However, she'll have to pay an excess, which might be as much as the cost of a replacement radio/CD player, so she should check her policy document carefully before making a claim.</p>
<p>Angie accidentally drove into the back of a car at a traffic light, and damaged it. She has Fully Comprehensive insurance.</p> <p><b>Will she have to pay for the damage herself?</b></p>	<p>No. Even though the accident was her fault, Angie is covered by her car insurance. However she may lose her No Claims Bonus.</p>
<p>Waldi has recently come to live in the UK. His friend has told him that he must get Third Party Fire and Theft insurance if he wants to drive in this country.</p> <p><b>Is this correct?</b></p>	<p>No. The legal minimum is Third Party insurance only.</p>

**Worksheet 3a**

Write the number of the question next to the correct answer.

1	What make is your car?
2	What model is your car?
3	How old is your car?
4	How old are you?
5	How long have you been driving?
6	Have you ever made an insurance claim before?
7	What happened?
8	Which type of insurance cover do you want?

	26
	For 5 years
	VW
	Golf
	My car window was broken, and the radio was stolen.
	Fully comprehensive
	3 years old
	Yes

**Worksheet 3b**

*The questions are jumbled. Rearrange them, and then match them with the answers.*

1	car make your is What?	26
2	is your car model What?	For 5 years
3	car your is old How?	VW
4	you are old How?	Golf
5	have been long driving How you?	My car window was broken, and the radio was stolen
6	insurance ever you have an made before Have claim?	Fully comprehensive
7	happened What?	3 years old
8	cover insurance want Which you type of do?	Yes

**Worksheet 3c**

*Fill in the missing questions.*

1		26
2		For 5 years
3		VW
4		Golf
5		My car window was broken, and the radio was stolen
6		Fully comprehensive
7		3 years old
8		Yes