**INSURANCES**

**Ex.1 Complete the missing terms used in insurance.**

1. An i….. company indemnifies clients against loss.

2. Underwriters at Lloyds work in groups called s…… .

3. An insurance p….. is a contract taken out to protect someone against future risks.

4. Clients are i….. against loss or damage when they have insurance policies.

5. A p….. is the amount of money paid to an insurance company for cover.

6. A p….. form is completed by a firm or person who wants insurance cover.

7. A client sends their insurance company a c….. form when they have suffered damage or loss.

8. The job of an average a….. is to examine damage and estimate compensation.

**Ex. 2 Read the following request for comprehensive insurance and choose the best words from the options in brackets.**

Dear Sir

We are a ***(1)\_\_\_\_\_\_******(grand, large, wide)*** export company ***(2)\_\_\_\_\_*** ***(who, which, what)*** ships consignments ***(3)\_\_\_\_\_\_ (in, to, towards)*** Europe and North America. We ***(4)\_\_\_\_\_\_ (want, would like, request)***to know if you can ***(5)\_\_\_\_\_ (suggest, supply, present)*** us with a quotation for a comprehensive policy, ***(6)\_\_\_\_\_\_\_ (assuring, protecting, covering)*** our warehouse at Dock Road, Southampton.

We would like the policy to ***(7)\_\_\_\_\_ (consist, contain, include)*** fire, flood, theft, burglary, and the usual contingencies affecting this ***(8)\_\_\_\_\_\_ (form, kind, variety)*** of enterprise. At any one time, there may be about $800,000 in stock on the ***(9)\_\_\_\_\_ (premises, grounds, floors).***

If you can give us a ***(10)\_\_\_\_\_ (competing, competition, competitive)*** quote, we will ***(11)\_\_\_\_\_\_ (think, imagine, consider)*** taking out further policies with you.

We look forward to hearing from you soon.

Yours faithfully

**Ex. 3 There are no capitals, punctuation, or paragraphs in this letter requesting open cover. Write out the letter correctly. Divide the body of the letter into four paragraphs.**

dear sir madam

we are a large engineering company exporting machine parts worldwide and have a contract to supply a middle eastern customer for the next two years as the parts we will be supplying are similar in nature and are going to the same destination over this period we would prefer to insure them under an open cover policy would you be willing to provide open cover for $500,000 against all risks for this period i look forward to hearing from you

yours faithfully

**Ex. 4 Compose a letter of insurance against fire, flood, accident, industrial injury and theft.**