

# **Lesson 20:** Insurance (Properties, Life, Health)

By Xandra

### 1. Dialogue

First, repeat after your tutor. Then, practice each role.

Miho is talking to Jean, an insurance agent. Jean is explaining the details of getting life insurance.

Jean: First of all, Miho, I'd like to know more about your lifestyle. Do you smoke or drink alcohol?

Miho: I don't smoke and I drink occasionally. What does this have to do with getting insurance?

Jean: I need to indicate on the policy that you're a non-smoker. My company needs information like that. How old are you, and what kind of job do you do?

Miho: I'm 42, and I'm a tour guide.

Jean: Is it a dangerous job? If it is, I can include an 'accidental death' benefit in your policy.

Miho: No, it's not dangerous. But it would be best to include the 'accidental death' benefit to my plan since I love to travel.

Jean: Based on the information you gave me, I suggest you get a Standard Insurance. It has coverage of \$100,000, and additional benefits for accidental death, and in case you get critically ill.

Miho: Why don't you send me a written insurance proposal? I'd like to be able to review and understand the policy.

#### 2. Today's Phrase

First, repeat after your tutor. Then, make a few sentences using Today's phrase.

- 1. Why don't you come over to my house for some tea?
- 2. Why don't you take the kids out to a movie?
- 3. We're going to visit grandma. Why don't you come with us?

\* Why don't you ~? / ~したらどうですか?(提案など)

#### 3. Your Task

An agent (=your tutor) is offering to sell you a health insurance policy. Ask as many questions about this insurance policy as possible - such as 1- what type of benefits it provides 2 – what kind of help the company provides in case you get hospitalized 3-what kind of sickness it covers.

#### 4. Let's Talk

Is your life insured? Why or why not?

Are you insured against cancer? Explain your answer.

Does insurance give you a feeling of security? Why or why not?

## 5. Today's photo

Describe the photo in your words as precisely as possible.

