

Lesson 20: Insurance (Properties, Life, Health)

By Xandra

1. Dialogue

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

Scott, an insurance broker, is explaining to Naoki how important it is to have health insurance. Naoki is doubtful and so, has many questions.

Scott: Just a month ago, someone I know broke his arm playing soccer. He had to undergo an operation and his hospital bill was staggering. It's a good thing that his health insurance could cover the costs.

Naoki: The entire hospitalization cost? That's impressive.

Scott: It's true. He pays \$200 a month for his insurance premium. His hospital bill amounted to \$28,000. He will never complain about paying for insurance again after what happened to him.

Naoki: That's a convincing argument. But I'm pretty sure that I'm healthy, and I'm not accident prone. It's my children who get into accidents and **are vulnerable to** diseases.

Scott: I'm glad you mentioned your kids. Did you know that children can get insurance coverage under their parents' health plan?

Naoki: Oh, wow. I didn't know that.

Scott: Not only that. My insurance company has also come up with a plan that covers expenses if you get sick while travelling abroad.

Naoki: I'd like that very much. I remember having stomach flu when I was in China.

Scott: I'm glad you see it that way. Now, here's the insurance application form. Kindly fill it out. The information that you'll provide will help me determine the best health plan for you and your family.

Naoki: That's a long form. I'm going to need some time to fill it out.

2. Today's Phrase

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

1. African wildlife **is** still **vulnerable to** poachers.
2. Be careful of the information you put out on social media. The internet **is vulnerable to** hacking.
3. Hollywood celebrities **are vulnerable to** criticism.

* **be vulnerable to ~ /** ~に対して弱い、~からのダメージを受けやすい

3. Your Task

Your house has been robbed. There were a lot of things taken and the robbers damaged your front door. You decided to file an insurance claim. You are now talking to the insurance agent (=your tutor). He/She is asking a lot of questions, such as your insurance policy number, your name and address, etc. He/She will also ask for the details of the robbery. Answer the agent's questions.

4. Let's Talk

Why do most people take out insurance?

Is your car insured? Why or why not?

Would you recommend health/life/property insurance to your family and friends? Why?

5. Today's photo

Describe the photo in your words as precisely as possible.



Image courtesy of stockimages/ FreeDigitalPhotos.net