

# TRAVELLING - INSURANCE

Jindřich Bláha



INVESTICE DO ROZVOJE VZDĚLÁVÁNÍ

**Výukový materiál zpracován v rámci projektu  
EU peníze školám**

*Autorem materiálu a všech jeho částí, není-li uvedeno jinak, je Bc. Jindřich Bláha.  
Dostupné z Metodického portálu [www.rvp.cz](http://www.rvp.cz), ISSN: 1802-4785. Provozuje Národní ústav pro vzdělávání, školské  
poradenské zařízení a zařízení pro další vzdělávání pedagogických pracovníků (NÚV).*

- Registrační číslo projektu: CZ.1.07/1.5.00/34.0229
- Šablona: II/2
- Č. materiálu: VY\_22\_INOVACE\_18
- Datum vytvoření: 21.9.2013
- Ročník: 4
- Předmět: Anglický jazyk
- Vzdělávací oblast: Jazyk a jazyková komunikace (Cizí jazyk)
- Tematická oblast: Reálie pro cestovní ruch

ANOTACE:

ŽÁCI SE ORIENTUJÍ V ZÁKLADNÍCH TERMÍNECH CESTOVNÍHO POJIŠTĚNÍ V ANGLICKÉM JAZYCE. POUŽIJÍ ZÁKLADNÍ TERMÍNY PŘI JEHO SJEDNÁVÁNÍ.



# TASK: MATCH THESE WORDS WITH THEIR DEFINITIONS

- **Beneficiary** The amount of any claim that you must pay before the insurance provider starts paying.
- **Benefits** These are the expenses that an insurance provider absolutely will not pay for, for example medical expenses due to use of illegal drugs.
- **Excess** The amount that an insurance provider may pay you under the terms of your policy
- **Exclusions** The named person who will receive the proceeds of your insurance policy in the event of your death.
- **Expenses** Money that an insurance provider will consider for payment for example medical expenses due to contracting food poisoning



## CORRECT ANSWERS

- **Beneficiary** - The named person who will receive the proceeds of your insurance policy in the event of your death.
- **Benefits** - The amount that an insurance provider may pay you under the terms of your policy.
- **Excess** - The amount of any claim that you must pay before the insurance provider starts paying. Each individual element of your policy will have a specific excess value.
- **Exclusions** - These are the expenses that an insurance provider absolutely will not pay for, for example medical expenses due to use of illegal drugs. Exclusions should be stated clearly in your policy.
- **Expenses** - These are the expenses that an insurance provider will consider for payment for example medical expenses due to contracting food poisoning.



- **Beneficiary** – adresát pojistného plnění
- **Benefits** – pojistná plnění
- **Excess** – spoluúčast
- **Exclusions** – výluky pojištění
- **Expenses** - náklady



## OTHER USEFUL VOCABULARY

- **Hazardous Activity (nebezpečná činnost)**
- **Full coverage (plné krytí)**
- **Insurability (nepojistitelnost)**
- **Pre-existing medical condition (předem známý zdravotní stav)**
- **Benefit (náhrada)**
- **Broker (makléř)**
- **Premium (pojistná platba)**



Would anyone be able to provide me with contact details for medical insurance brokers that have helped get coverage when one has a pre-existing medical condition?



Anything....  
My insurance  
company says  
there is no  
coverage in my  
case...



Would a direct  
contact to the  
insurer be of  
any help?





They say you are non-  
insurable?

I don't think so...I know  
some people who suffer from  
the same condition as you  
and they didn't say a thing  
about such exclusions...



Time to change my  
insurance company. I  
wasn't happy with  
them, anyway...They  
even increased my  
insurance premium!



- FUBRA LIMITED. Glossary of travel insurance. *Travelinsuranceguide.gov.uk* [on-line]. [vid. 2013-9-21]. Dostupné z:  
<http://www.travelinsuranceguide.org.uk/glossary.html>

