

### **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, 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

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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 <u>claim</u> 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 <u>terms</u> of your policy

Exclusions

The named person who will receive the proceeds of your <u>insurance policy</u> in the event of your death.

Expenses

Money that an <u>insurance provider</u> 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 preexisting medical condition?





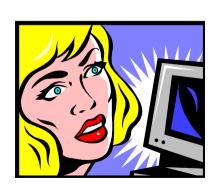
Anything....
My insurance company says there is no coverage in my case...

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





They say you are noninsurable?
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. Travelinsurnceguide.gov.uk [on-line]. [vid. 2013-9-21]. Dostupné z:

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