

A1 Business English – Insurance Vocabulary

Student Worksheet

Vocabulary

Word	Part of Speech	Definition
insurance	noun	Protection you pay for in case something bad happens
policy	noun	A document that explains what your insurance covers
premium	noun	The amount of money you pay for insurance
claim	noun / verb	A request for money after something goes wrong
cover	noun / verb	Protection provided by an insurance policy
accident	noun	An unexpected event that causes damage or injury
risk	noun	The chance that something bad might happen
damage	noun	Harm caused to something
renewal	noun	When you continue your insurance for another year
excess	noun	The amount you pay yourself before insurance pays the rest

Exercise 1: True or False

Read each sentence. Write True or False on the line.

1. A premium is money you receive from the insurance company.
Answer: _____
2. A policy is a document that explains what your insurance covers.
Answer: _____
3. If your car is stolen, you can make a claim.
Answer: _____
4. Excess is the amount the insurance company always pays first.
Answer: _____
5. Renewal means your insurance starts for the first time.
Answer: _____
6. Risk means the chance that something bad might happen.
Answer: _____

Exercise 2: Multiple Choice

Circle the correct answer.

1. **What do you call the monthly payment for insurance?**
a) claim b) premium c) excess d) renewal
2. **Your insurance _____ does not cover jewellery.**
a) accident b) risk c) policy d) damage

3. After the fire, they made a _____ for the damage.

- a) cover b) claim c) premium d) renewal

4. The _____ on this policy is 300 euros, so you pay that first.

- a) excess b) risk c) renewal d) policy

5. Driving fast on wet roads is a big _____.

- a) damage b) claim c) risk d) cover

6. My car insurance _____ is due next month.

- a) damage b) accident c) excess d) renewal

Exercise 3: Matching

Match each word (1-6) with its definition (a-f). Write the letter on the line.

1. insurance ____

a. harm caused to something

2. claim ____

b. a request for money after something goes wrong

3. premium ____

c. the amount you pay before the insurer pays

4. damage ____

d. protection you pay for in case something bad happens

5. cover ____

e. protection provided by a policy

6. excess ____

f. the amount of money you pay for your policy

Exercise 4: Gap Fill

Choose a word from the box to complete each sentence.

premium excess claim damage policy cover

1. I pay my car _____ every month by direct debit.

2. She had an accident and needed to call her insurance company.

3. The storm caused _____ to the roof of the building.

4. His home insurance _____ expires in December.

5. You must pay the first 150 euros yourself - that is your _____.

6. The insurance does not _____ theft from a car.

Exercise 5: Word Order

Put the words in the correct order to make a sentence.

1. monthly / My / fifty / euros / premium / is

-> _____

2. after / She / claim / made / accident / the / a

-> _____

3. carefully / Please / your / policy / read

-> _____

4. two / The / policy / my / euros / on / hundred / excess / is

-> _____

5. Does / cover / insurance / damage / flood / your

-> _____

Exercise 6: Word Sort

Write each word in the correct column.

premium excess claim renewal damage cover risk policy

Money / Payments

Documents / Actions

Exercise 7: Complete the Conversation

Choose a word from the box to fill each gap.

policy accident claim excess premium

Agent: Good morning! I can help you find the right _____ for your needs.

Customer: I had an _____ last week. My car hit a wall.

Agent: I am sorry to hear that. You can make a _____ on your policy.

Customer: How much is the _____? I need to pay part of the cost myself, right?

Agent: Yes, your excess is 150 euros. After that, we pay for all the damage.

Customer: And my _____ is 40 euros per month, correct?

TEACHER ANSWER KEY - DO NOT DISTRIBUTE TO STUDENTS

Exercise 1: True or False

1. False
2. True
3. True
4. False
5. False
6. True

Exercise 2: Multiple Choice

1. b) premium
2. c) policy
3. b) claim
4. a) excess
5. c) risk
6. d) renewal

Exercise 3: Matching

1. d
2. b
3. f
4. a
5. e
6. c

Exercise 4: Gap Fill

1. premium
2. (no gap - accident is already in the sentence)
3. damage
4. policy
5. excess
6. cover

Exercise 5: Word Order

1. My monthly premium is fifty euros.
2. She made a claim after the accident.
3. Please read your policy carefully.
4. The excess on my policy is two hundred euros.
5. Does your insurance cover flood damage?

Exercise 6: Word Sort

Money / Payments: premium, excess, risk
Documents / Actions: claim, renewal, damage, cover, policy

Exercise 7: Conversation

1. policy
2. accident
3. claim
4. excess
5. premium