

Insurance English: Damage Assessment – B1

English for Insurance Professionals | Intermediate

Name: _____

Date: _____

Score: _____ / 56

Note: Exercise 8 (Listening) is completed using the interactive online lesson only.

Vocabulary

Term	Meaning	Example
assess	to carefully examine something in order to judge its condition or value	"A specialist will come to assess the damage to your property."
assessor	a person whose job is to examine damage and decide how much it will cost to repair	"The assessor will visit your home within three working days."
damage	physical harm caused to a property or its contents	"The damage to the kitchen ceiling is extensive."
inspect	to look at something carefully and in detail in order to find out its condition	"The assessor will inspect every affected room before writing the report."
evidence	information or objects that help to prove what happened and what was damaged	"Please keep all receipts as evidence to support your claim."
photograph	to take pictures of the damage as a record for the insurance company	"We ask all customers to photograph the damage before anything is moved."
estimate	a calculation of how much repair work is likely to cost	"The contractor will provide a written estimate for the repair work."
report	an official written document that describes the damage and the findings of the assessor	"Once the report is completed, we will contact you with our decision."
scope	the full range and extent of the damage or work that is included in the claim	"The assessor will define the scope of the damage during the visit."
liability	legal responsibility for causing damage or loss	"We need to establish liability before we can process the claim."
cause	the event or reason that led to the damage occurring	"The cause of the damage was a burst pipe on the floor above."
extent	how much or how serious the damage is	"We need to understand the full extent of the damage before approving the claim."
reinstate	to restore a property to the condition it was in before the damage occurred	"Our policy covers the cost to reinstate the property to its previous condition."
approve	to officially agree that a claim is valid and that payment will be made	"Once we approve the claim, payment is made within five working days."
outcome	the final result or decision at the end of the claims process	"I will call you as soon as we have an outcome on your claim."

Exercise 1 - True or False?

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

1. An assessor visits a property to examine damage and estimate the cost of repair. _____
2. Evidence is required to help prove what happened and what was damaged. _____
3. To reinstate a property means to demolish it and build a new one. _____
4. The scope of a claim refers to the full range of damage that is included. _____
5. Liability means the financial value of a property before damage occurred. _____
6. An estimate is an official decision that a claim has been approved. _____
7. The cause of damage is the event or reason that led to it happening. _____
8. The outcome is the final result or decision at the end of the claims process. _____

Exercise 2 - Multiple Choice

Circle the correct word.

1. We need to establish ____ before we can confirm who is responsible for the damage.
outcome / estimate / liability / scope
2. The ____ will visit your property within three working days to examine the damage.
assessor / cause / report / evidence
3. Please ____ all the affected areas before you move or clean anything.
photograph / approve / inspect / reinstate
4. The contractor has provided a written ____ for the cost of the repair work.
outcome / scope / cause / estimate
5. Once we ____ the claim, we will arrange payment within five working days.
report / assess / photograph / approve
6. The ____ of the damage is more serious than we first thought. Several rooms are affected.
outcome / cause / extent / liability
7. The ____ of the flood was a burst pipe in the flat above yours.
scope / assessor / cause / report
8. Our policy will ____ the property to the condition it was in before the damage.
assess / inspect / photograph / reinstate

Exercise 3 - Matching

Match each term (1-8) with the correct description (A-H).

- | | |
|-------------------|--|
| 1. assessor ____ | A. Documentation, photographs or objects used to support and substantiate a claim |
| 2. scope ____ | B. A written calculation of the likely cost of repair work provided before work begins |
| 3. liability ____ | C. Legal responsibility for an event that caused loss or damage to another party |
| 4. reinstate ____ | D. A qualified professional who visits a property to evaluate damage and estimate repair costs |
| 5. evidence ____ | E. To restore a property to the condition it was in immediately before the damage occurred |

6. extent ____

F. The degree or seriousness of the damage, including how many areas are affected

7. estimate ____

G. The full range of damage or work that falls within the terms of a claim

8. outcome ____

H. The final decision made by the insurer at the conclusion of the claims process

Exercise 4 - Gap Fill

Write the correct word in each gap. The word is given in brackets.

1. I need to _____ the damage to your property before we can process the claim. (assess)
2. Please _____ all the damaged areas with your phone before you touch anything. (photograph)
3. The _____ will arrive between nine and twelve on Thursday morning. (assessor)
4. We need to determine the _____ of the damage before we can approve the claim. (extent)
5. Could you keep all your receipts as _____ to support your contents claim? (evidence)
6. The policy will _____ the kitchen to the condition it was in before the flood. (reinstate)
7. Once we have the assessor's _____, we will contact you with our decision. (report)
8. I will call you as soon as we have an _____ on your claim. (outcome)

Exercise 5 - Word Order

Put the words in the correct order.

1. the / assess / damage / assessor / The / will

2. moving / damage / anything / photograph / the / Please / before

3. establish / We / liability / to / need

4. you / ready / is / the / contact / the / will / Once / report / we

5. We / understand / of / to / the / extent / damage / need / the

6. approve / will / payment / arrange / we / claim / the / Once

7. The / was / cause / pipe / the / of / burst / a / damage

8. reinstate / property / policy / condition / will / previous / the / to / its

Exercise 6 - Word Sort

Write each term in the correct column.

Words: scope | outcome | extent | damage | assessor | cause | approve | evidence

Describing the Damage	The Claims Process
_____	_____
_____	_____
_____	_____
_____	_____

Exercise 7 - Complete the Conversation

Choose the correct word or phrase to complete each gap.

Claims Handler: Good morning, Mrs Ahmed. I am calling about the _____ to your property. I understand there has been a flood.

(report / liability / outcome / damage)

Customer: Yes, the kitchen ceiling has come down. There is water everywhere.

Claims Handler: I am sorry to hear that. Before we proceed, could you _____ all the affected areas? Please do this before you move or clean anything.

(approve / inspect / photograph / reinstate)

Customer: Yes, I have already taken some photos.

Claims Handler: That is very helpful. We will arrange for an _____ to visit your property within three working days.

(report / outcome / assessor / estimate)

Customer: What will the assessor actually do when they come?

Claims Handler: They will _____ every affected room and produce a written report. They will also define the _____ of the damage — that is, exactly what is included in the claim.

(approve / cause / reinstate / extent / photograph / liability / inspect / scope)

Customer: Do I need to get my own repair quotes?

Claims Handler: Not at this stage. The assessor will provide an _____ as part of the report. If you do get your own, please keep them as _____.

(report / scope / estimate / evidence / liability / damage / outcome / cause)

Customer: And what happens after the report?

Claims Handler: Once we review it, we will contact you with an _____. If the claim is _____ed, we will arrange for the repairs to begin as soon as possible.

(evidence / inspect / outcome / approv / cause / assess / scope / reinstat)

TEACHER ANSWER KEY - DO NOT DISTRIBUTE TO STUDENTS

Insurance English: Damage Assessment – B1

Teacher Answer Key

Note: Exercise 8 (Listening) is online only and not included in this PDF.

Exercise 1

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

Exercise 2

1. liability
2. assessor
3. photograph
4. estimate
5. approve
6. extent
7. cause
8. reinstate

Exercise 3

1. assessor -> D
2. scope -> G
3. liability -> C
4. reinstate -> E
5. evidence -> A
6. extent -> F
7. estimate -> B
8. outcome -> H

Exercise 4

1. assess
2. photograph
3. assessor
4. extent

- 5. evidence
- 6. reinstate
- 7. report
- 8. outcome

Exercise 5

- 1. The assessor will assess the damage
- 2. Please photograph the damage before moving anything
- 3. We need to establish liability
- 4. Once the report is ready we will contact you
- 5. We need to understand the extent of the damage
- 6. Once we approve the claim we will arrange payment
- 7. The cause of the damage was a burst pipe
- 8. The policy will reinstate the property to its previous condition

Exercise 6

Describing the Damage: damage, extent, cause, scope

The Claims Process: assessor, evidence, approve, outcome

Exercise 7

Claims Handler: damage

Claims Handler: photograph

Claims Handler: assessor

Claims Handler: inspect / scope

Claims Handler: estimate / evidence

Claims Handler: outcome / approv