

Insurance English: First Notification of Loss – 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
notify	to officially inform the insurance company that a loss or incident has occurred	"You must notify us of any incident within twenty-four hours of it occurring."
incident	the event that caused the loss or damage being reported	"Can you describe the incident that led to the damage?"
policy number	the unique reference number that identifies a customer's insurance policy	"Could you give me your policy number? It is on your insurance documents."
verify	to confirm that information is correct and that the customer is who they say they are	"I just need to verify a few details before we proceed."
loss	the damage, theft or financial harm that is being claimed for	"Please describe the nature of the loss in as much detail as possible."
accidental damage	damage caused by an unexpected and unintended event	"The policy includes cover for accidental damage to kitchen appliances."
third party	a person or organisation other than the policyholder or insurer who is involved in the incident	"Was any third party involved, or was the damage limited to your own property?"
circumstances	the facts and conditions surrounding the incident	"Please describe the circumstances leading up to the incident."
timeline	a description of events in the order they happened	"Could you give me a timeline of events from when you first noticed the problem?"
reference number	a unique number given to a claim so it can be tracked and identified	"Your reference number is CL-2026-4471. Please quote this in all future correspondence."
excess	the fixed amount the policyholder must pay towards a claim before the insurer pays the rest	"Your policy has a standard excess of two hundred and fifty pounds."
acknowledge	to confirm that something has been received or understood	"I would like to acknowledge receipt of your claim and confirm it has been registered."
next steps	the actions that will follow after the initial claim has been registered	"Let me explain the next steps so you know what to expect."
register	to formally record a claim on the system so it can be processed	"I will register the claim now and send you a confirmation email."

peril	a specific risk or cause of loss that is covered or excluded by an insurance policy	"Escape of water is a covered peril under your buildings and contents policy."
--------------	---	--

Exercise 1 - True or False?

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

1. To notify an insurer means to officially inform them that a loss has occurred. _____
2. A policy number is a unique reference that identifies a specific insurance policy. _____
3. Accidental damage refers to damage caused deliberately by the policyholder. _____
4. A third party is another name for the insurance company. _____
5. The excess is the amount the insurer pays before the policyholder contributes anything. _____
6. A reference number allows a claim to be tracked and identified throughout the process. _____
7. To register a claim means to formally record it on the system so it can be processed. _____
8. A peril is a specific risk or cause of loss that a policy may cover or exclude. _____

Exercise 2 - Multiple Choice

Circle the correct word or phrase.

1. Could you give me your ____ number? It should be on the front of your policy documents.
reference / incident / policy / excess
2. I need to ____ your identity before I can access the account and proceed with the call.
verify / acknowledge / notify / register
3. Was any ____ party involved, or was the damage entirely limited to your own property?
accidental / excess / loss / third
4. Your policy has an ____ of two hundred and fifty pounds, which will be deducted from the settlement.
peril / incident / excess / timeline
5. I will ____ the claim on our system now and send you a confirmation by email.
register / notify / acknowledge / verify
6. Escape of water is a covered ____ under your buildings and contents policy.
reference / peril / circumstances / timeline
7. Could you give me a ____ of events — starting from when you first noticed the problem?
loss / policy number / timeline / excess
8. Your claim ____ number is CL-2026-4471. Please quote this in all future correspondence.
reference / notify / verify / peril

Exercise 3 - Matching

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

1. notify ____

A. To formally confirm to the customer that their claim has been received and recorded

2. peril ____

B. A unique identifier assigned to a claim to allow it to be tracked and retrieved

3. circumstances ____	C. The portion of the claim cost that the policyholder is required to pay themselves
4. acknowledge ____	D. A chronological account of events from the point the incident began to when it was reported
5. excess ____	E. Any individual or organisation involved in the incident other than the insurer or policyholder
6. third party ____	F. The full set of facts and conditions that surrounded and led to the incident
7. reference number ____	G. A specific cause of loss that is either included in or excluded from a policy
8. timeline ____	H. To officially inform the insurer that a loss or damage event has taken place

Exercise 4 - Gap Fill

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

1. You must _____ us of any incident as soon as possible after it occurs. (notify)
2. I need to _____ your details before I can access your account. (verify)
3. Could you describe the _____ that led to the damage occurring? (circumstances)
4. Your _____ number for this claim is CL-2026-4471. Please keep this safe. (reference)
5. The standard _____ on your policy is two hundred and fifty pounds. (excess)
6. I will _____ the claim on the system now and email you a confirmation. (register)
7. Escape of water is a covered _____ under your buildings and contents policy. (peril)
8. Let me explain the _____ so you know exactly what to expect from here. (next steps)

Exercise 5 - Word Order

Put the words in the correct order. These sentences are long — read carefully.

1. occurring / the / notify / you / are / required / us / to / of / within / twenty-four / incident / hours

2. verify / details / policy / I / I / need / to / access / your / and / Before / account / the / identity / can

3. containing / confirmation / has / you / email / number / a / will / claim / been / receive / and / registered / the / reference / your

4. claim / deducted / from / please / excess / that / the / will / this / to / be / settlement / applicable / any / note / we / make

5. problem / circumstances / describe / noticed / first / incident / you / the / that / the / led / could / you / the / including / to / when

6. the / covered / policy / not / pre-existing / of / escape / was / peril / damage / under / a / is / water / provided / your

7. we / adjuster / outcome / of / completed / once / the / the / you / claim / their / assessment / with / the / loss / contact / has / will

8. claim / like / has / it / the / to / your / and / confirm / of / been / team / claims / I / passed / acknowledge / receipt / would / to / that

Exercise 6 - Word Sort

Write each term in the correct column.

Terms: circumstances | reference number | excess | notify | acknowledge | timeline | next steps | incident

Reporting the Incident	Managing the Claim
_____	_____
_____	_____
_____	_____
_____	_____

Exercise 7 - Complete the Conversation

Choose the correct word or phrase to complete each gap.

Customer: Hello, I need to _____ a claim. My kitchen has been flooded by the washing machine.

(register / acknowledge / notify / verify)

Claims Handler: I am sorry to hear that. I can help you with that. Could I take your _____ number first?

(policy / reference / excess / incident)

Customer: Yes, it is INS-7742-B.

Claims Handler: Thank you. I just need to _____ a few details. Could you confirm your full name and postcode?

(acknowledge / register / verify / notify)

Customer: Yes, of course.

Claims Handler: Thank you. Could you describe the _____ — what happened and when you first noticed the problem?

(peril / reference number / circumstances / excess)

Customer: The machine started leaking this morning. By the time I noticed, the floor was completely flooded.

Claims Handler: I see. Was any _____ party affected — a neighbour downstairs, for example?

(accidental / loss / third / policy)

Customer: Yes, the flat below has some water damage to their ceiling.

Claims Handler: I will note that. I will now _____ the claim on our system. Your _____ number is CL-2026-4471.

(notify / excess / acknowledge / peril / register / reference / verify / policy)

Customer: What happens next?

Claims Handler: I will explain the _____. A loss adjuster will contact you within forty-eight hours to arrange an assessment visit.

(next steps / peril / excess / timeline)

TEACHER ANSWER KEY - DO NOT DISTRIBUTE TO STUDENTS

Insurance English: First Notification of Loss – 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. False
5. False
6. True
7. True
8. True

Exercise 2

1. policy
2. verify
3. third
4. excess
5. register
6. peril
7. timeline
8. reference

Exercise 3

1. notify -> H
2. peril -> G
3. circumstances -> F
4. acknowledge -> A
5. excess -> C
6. third party -> E
7. reference number -> B
8. timeline -> D

Exercise 4

1. notify
2. verify
3. circumstances
4. reference

5. excess
6. register
7. peril
8. next steps

Exercise 5

1. You are required to notify us within twenty-four hours of the incident occurring
2. Before I can access the account I need to verify your identity and policy details
3. The claim has been registered and you will receive a confirmation email containing your reference number
4. Please note that the excess applicable to this claim will be deducted from any settlement we make
5. Could you describe the circumstances that led to the incident including when you first noticed the problem
6. Escape of water is a covered peril under your policy provided the damage was not pre-existing
7. Once the loss adjuster has completed their assessment we will contact you with the outcome of the claim
8. I would like to acknowledge receipt of your claim and confirm that it has been passed to the claims team

Exercise 6

Reporting the Incident: notify, incident, circumstances, timeline

Managing the Claim: reference number, excess, acknowledge, next steps

Exercise 7

Customer: notify
Claims Handler: policy
Claims Handler: verify
Claims Handler: circumstances
Claims Handler: third
Claims Handler: register / reference
Claims Handler: next steps