Explaining a Car Crash Damage Claim in Plain English

Insurance English for Claims Handlers | Level: B1 Intermediate

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Three dialogues follow the full journey of a claim where a car crashed into a house — making the claim, the inspection, and the result. This scenario includes explaining that the claim isn't the homeowner's fault, and that the insurer will try to recover the cost from the driver afterwards. Fill each gap with the plain English phrase from the word box for that dialogue — not the jargon version.

1. Making the Claim — The First Call

A car has crashed into Mr. Osei's house.

Word box: someone who checks the building is safe | some temporary support | the driver's insurance company | the small amount you'd normally pay yourself first | someone from our team | your plan

Handler: Hello, is this Mr. Osei? I understand a car has crashed into your house — is everyone okay?

Claimant: Yes, thank goodness. No one was hurt, but the front wall is badly damaged.

Handler: That's the most important thing. Now let's talk about the damage. Can you tell me what happened?

Claimant: A car lost control on the road and hit the corner of my house, near the front door.

Handler: Okay. Is the house still safe to stay in, or does it feel unstable?

Claimant: It feels okay inside, but the wall outside looks cracked and unsafe.

Handler: I understand. Because of that, I'm going to arrange for ______________________ to check the building, as soon as possible today if we can.

Claimant: Okay, that sounds important. What if it isn't safe?

Handler: If it isn't fully safe, we can arrange ______________________ to make sure nothing falls or gets worse, until the proper repair can happen.

Claimant: Understood. Do you know who has to pay for this? The driver hit my house, not me.

Handler: Good question. Normally, you can claim through us, and then we try to get the money back from ______________________.

Claimant: So do I still have to pay the amount that I normally pay first?

Handler: Because this wasn't your fault, we can often waive the excess — that's ______________________. We'll confirm that once we know more.

Claimant: That's a relief. What happens next?

Handler: I'll arrange for ______________________ to come and take a full look at the damage, probably in the next day or two.

Claimant: Okay, thank you. And is this the kind of thing covered under ______________________?

2. The Inspection

An inspector visits Mr. Osei's house to look at the damage from the crash.

Word box: a full rebuild of that section | your belongings | the money back | my notes from today | looking at everything | the temporary supports

Inspector: Hello Mr. Osei, I'm here to look at the damage from the crash. Is now a good time?

Claimant: Yes, come in. It's the front wall, and the window next to the door.

Inspector: Let's go take a look.

Inspector: I can see the wall is badly cracked, and part of it has moved. This will need ______________________ — not just filling the cracks.

Claimant: That sounds like a big job.

Inspector: It is, but don't worry, we'll manage the whole thing. I can see the temporary supports are already in place — good, that keeps things safe for now.

Claimant: Yes, someone came yesterday to put those up.

Inspector: Perfect. Now, what about the window and anything inside?

Claimant: The window broke, and a bookshelf right next to it was damaged too.

Inspector: Okay, I'll note the window and the bookshelf as ______________________ — the things inside your home that were damaged.

Claimant: Okay. And about the driver — will they have to pay for this?

Inspector: Good question. Because the crash wasn't your fault, we'll pay for everything now, and then our company will try to get ______________________ from the driver's insurance company afterwards.

Claimant: I see. Does that affect me at all?

Inspector: Not really — that part happens between the insurance companies. You don't need to do anything.

Claimant: That's good to know. What happens after your visit?

Inspector: I'll write up ______________________ and send it to the office. They'll call you soon to explain the repair plan.

Claimant: Okay. And roughly how long will the repair take?

Inspector: For damage like this, it's often a few weeks, but I'll know more once I finish ______________________.

Claimant: Thank you for explaining it all so clearly.

Inspector: You're welcome. Someone will also check that ______________________ stay in place safely until the repair team arrives.

3. The Result — The Settlement Call

The handler calls Mr. Osei to explain the repair plan and who pays for it.

Word box: the inspector's notes from the visit | a full rebuild | your belongings | the amount you'd normally pay first | the driver's insurance company | your repair plan

Handler: Hello Mr. Osei, it's Grace calling, from the insurance company, about the crash. Is now a good time to talk?

Claimant: Yes, hello.

Handler: I have ______________________, so I can explain the repair plan.

Claimant: Great, what did they find?

Handler: The wall needs ______________________ — that's the full rebuild, not just a patch.

Claimant: Okay. And the window and bookshelf?

Handler: Those are covered too, since they were damaged in the same accident — we'll replace ______________________.

Claimant: Do I have to pay anything, since it wasn't my fault?

Handler: Good news — because the driver was responsible, we're waiving ______________________ for this claim. You won't need to pay anything yourself.

Claimant: That's a relief. What about the driver? Will you get the money from them?

Handler: Yes, we'll contact ______________________ directly and try to get the money back — that part doesn't involve you at all.

Claimant: Understood. When will the repair work start?

Handler: The repair company will call you in the next few days to arrange everything — we call this whole plan ______________________.

Claimant: Thank you for explaining it so clearly.

Handler: You're very welcome. If any questions come up later, just call me directly, anytime.

TEACHER ANSWER KEY — DO NOT DISTRIBUTE TO STUDENTS

Explaining a Car Crash Damage Claim in Plain English — Answer Key

1. Making the Claim — Answers (in order)

1. someone who checks the building is safe
2. some temporary support
3. the driver's insurance company
4. the small amount you'd normally pay yourself first
5. someone from our team
6. your plan

2. The Inspection — Answers (in order)

1. a full rebuild of that section
2. your belongings
3. the money back
4. my notes from today
5. looking at everything
6. the temporary supports

3. The Result — Answers (in order)

1. the inspector's notes from the visit
2. a full rebuild
3. your belongings
4. the amount you'd normally pay first
5. the driver's insurance company
6. your repair plan

Teaching tip: this scenario is useful because it introduces the idea of recovering costs from a third party (the driver), which is a common but tricky thing to explain simply. Encourage the student to reassure the claimant clearly: "that part doesn't involve you."