Explaining a Fire Claim in Plain English

Insurance English for Claims Handlers | Level: B1 Intermediate

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Three dialogues follow the full journey of a house fire claim — making the claim, the inspection, and the result. 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

Mrs. Alvarez has just called to report a house fire.

Word box: someone from our team | a list | a hotel | a small amount you pay yourself first | your plan's limit | someone comes to look at the damage

Handler: Hello, is this Mrs. Alvarez? I'm calling about your house. I'm so sorry to hear about the fire.

Claimant: Yes, this is me. Thank you. It was very frightening.

Handler: I understand. Is everyone safe? Is anyone hurt?

Claimant: No, we are all okay. But the house — it's very bad inside.

Handler: Okay, that's the most important thing — everyone is safe. Now let's talk about the house, step by step. First, can you tell me where the fire started?

Claimant: In the kitchen. The stove, I think.

Handler: Okay. And how much of the house is damaged? Just the kitchen, or other rooms too?

Claimant: The kitchen is completely burned. The living room has a lot of smoke. Everything smells bad. The bedrooms upstairs — I think they're okay, but there's water damage from the fire trucks.

Handler: That's very helpful, thank you. So we have three types of damage: burn damage in the kitchen, smoke damage in the living room, and water damage upstairs. I'm going to write all of this down.

Handler: Now, can you stay in the house tonight, or is it not safe?

Claimant: No, we can't stay. There's no electricity and it smells very bad.

Handler: I understand. Don't worry — your plan covers ______________________ for you and your family while your house is not safe to live in. I can help you find one today.

Claimant: Yes, please, that would help a lot.

Handler: Good. Now let me explain what happens next, in simple steps. First, I'm going to send ______________________ to your house, maybe tomorrow or the day after, to look at the damage in person. They'll just take photos of everything that's broken or burned.

Handler: While you wait, please don't throw anything away, even things that look completely ruined. Take photos if you can, and try to make ______________________ of the things that were damaged or destroyed — you don't need exact prices yet.

Handler: We will pay for your hotel and some daily costs, like food, while you can't live in your house. Please keep any receipts.

Handler: Once ______________________, we'll tell you how much your plan will pay for repairs, and how much you may need to pay yourself.

Claimant: Okay, thank you. And the money — will I get all of it, or only some?

Handler: Good question. Your plan pays for most repair costs, but you also have ______________________ — usually a few hundred euros. Everything after that, we cover, up to ______________________.

2. The Inspection

An inspector visits Mrs. Alvarez's house to look at the fire damage.

Word box: the person who comes to look at your damage and take photos | a lot of repair work | the final numbers | my notes from today | the list of things that got damaged

Inspector: Hello Mrs. Alvarez? I'm Tom, I'm ______________________. Is it a good time?

Claimant: Yes, please come in. Sorry, it still smells very bad.

Inspector: Don't worry about that, it's normal after a fire. First — is everyone okay? No injuries?

Claimant: No, we're all fine. Just very tired.

Inspector: I understand, this must be a hard week for you. Let's walk through the house together, room by room. You can show me everything, and I'll take photos and some notes as we go.

Claimant: Yes, that's fine. We can start with the kitchen — that's where it started.

Inspector: I can see the fire was strong here. Can you tell me what happened, in your own words?

Claimant: I was cooking, and I left the kitchen for a few minutes. When I came back, there was fire everywhere on the stove.

Inspector: Okay, thank you. I can see the wall is very burned, and the ceiling too. This will need ______________________ — new walls, new ceiling, probably a new floor as well.

Claimant: Yes, it's very bad. What about the fridge? It still works, but it's black outside.

Inspector: Good question. I'll check it — sometimes it still works, but the fire can damage it inside, even if you can't see it. I'll take a photo and make a note, and someone will tell you later if it needs to be replaced.

Claimant: Okay, that's helpful. And upstairs? There's water everywhere from the fire trucks.

Inspector: Let's go look now. Okay, I can see the carpet is very wet, and there's a water mark on the ceiling. Wet carpet like this often needs to be replaced, because it can grow mould if it stays wet.

Claimant: Okay. So — what happens now? After you finish looking?

Inspector: Good question. So, today I'm only looking and taking notes — I don't decide ______________________ today. I'll send ______________________ to the office, probably in the next two or three days. Then someone will call you to explain what will be repaired and how the payments will work.

Claimant: How long before workers can start fixing the house?

Inspector: That depends on the repair company, but usually it starts one or two weeks after I finish my notes. I know that feels slow, but we want to make sure everything is written down correctly.

Claimant: Okay, I understand. Thank you for explaining everything so clearly.

Inspector: You're welcome. One last thing — do you have ______________________? Furniture, clothes, things like that?

Claimant: Yes, I have a small list, but not finished.

Inspector: That's fine, just send it when it's ready — by email or phone, whatever is easier for you.

3. The Result — The Settlement Call

The handler calls Mrs. Alvarez to explain what will be repaired and how the payment works.

Word box: notes from the visit | a small amount | a lot of repair work | replace | list of damaged items | settlement | still covered | temporary accommodation

Handler: Hello Mrs. Alvarez, it's Sarah calling, from the insurance company. Is now a good time to talk?

Claimant: Yes, hello. I've been waiting for your call.

Handler: I have the inspector's ______________________, so I can explain what will be repaired.

Claimant: So I don't pay for this myself?

Handler: Right, the company pays the repair company directly. But remember, you have ______________________ you pay yourself first — 300 euros.

Handler: For the kitchen, it needs full repair — this is ______________________.

Claimant: And the fridge?

Handler: It's damaged inside, so we will ______________________ it with a new one.

Claimant: And the money for my furniture and clothes — the ______________________?

Handler: For most items, we'll pay you the money directly, so you can buy new ones — that's called your ______________________.

Claimant: And the hotel — is that ______________________?

Handler: Yes, your plan covers it — we call that ______________________.

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 Fire Claim in Plain English — Answer Key

1. Making the Claim — Answers (in order)

1. a hotel
2. someone from our team
3. a list
4. someone comes to look at the damage
5. a small amount you pay yourself first
6. your plan's limit

2. The Inspection — Answers (in order)

1. the person who comes to look at your damage and take photos
2. a lot of repair work
3. the final numbers
4. my notes from today
5. the list of things that got damaged

3. The Result — Answers (in order)

1. notes from the visit
2. a small amount
3. a lot of repair work
4. replace
5. list of damaged items
6. settlement
7. still covered
8. temporary accommodation

Teaching tip: after checking answers, have the student read each dialogue aloud in role play, using the plain English versions naturally, as if speaking to a real claimant on the phone.