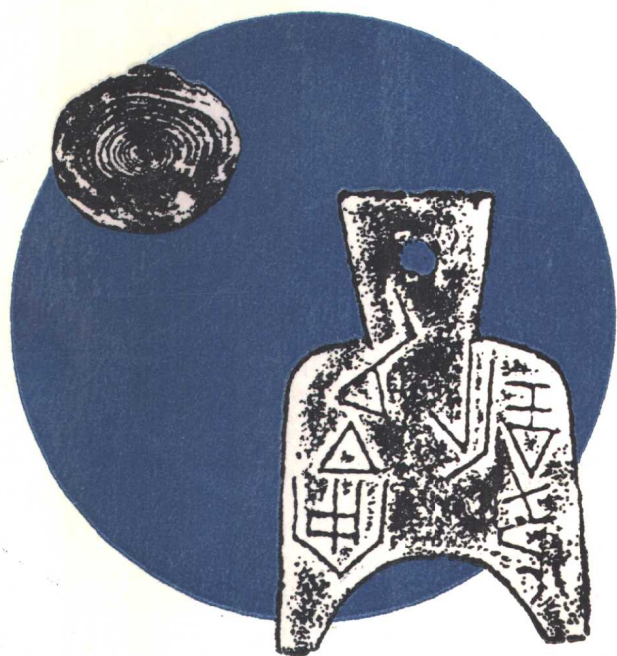


高等院校金融类教材

保险专业英语

《保险专业英语》编写组

西南财经大学出版社



商务国际金融英语教材

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《保险专业英语》(第2版)

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编写说明

按照国务院和国家教育委员会的要求,中国人民银行负责统一组织全国普通高等学校金融类专业教材的规划、编审、出版和管理。

从保证人才培养基本规格的需要出发,金融类各专业应统一使用国家教育委员会高等教育司组织编写和审定的“高等学校金融类专业主干课程教学大纲和教材。”

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主 编:左志成

副 主 编:张悦 邵科芬

参编人员:左志成(前言) 李洁(1—5 课) 张悦(6—10 课) 高嘉(11—17 课) 邵秋芬(18—22 课) 李薇(23—27 课)

总 纂:左志成

主 审:谭秉文

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中国金融教材工作委员会

1994 年 3 月 26 日

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Lesson One

Text

Principles of Insurance

Susan page is reading for an Economics Degree at Huntingdon University. She is talking to her supervisor, Francis-Witham, just before the summer vacation.

Francis: What are you doing in the vacation, Susan?

Susan: I'm hitch-hiking to Turkey with a friend. We'll be away about six weeks.

Francis: Good! So you'll have nearly two months to do some work. I'd like you to read your set books on insurance.

Sherry?

Susan: Thank you . . . I need my holiday, though, Francis. You don't want me to have a nervous breakdown, do you?

Francis: If you do, it won't be through overwork! Do you know any of the basic principles of insurance? For instance, the meaning of the term indemnity?

Susan: Well . . .

Francis: There you are, you see! You haven't a clue. It simply means that you aren't allowed to make a profit out of a loss (6). If you smash up that ancient banger of yours—which isn't unlikely, the way you drive! —you'll only get paid its market value, not the cost of a new car. The same thing applies in a household contents policy.

Of course, under a contract of indemnity you won't always get a cash settlement, you might get repair charges, or the cost of replacement.

Susan: I see.

Don't tell me —another principle is *uberrima fides*, isn't it?

You see, I have been looking at my set books!

Francis: That's the Latin for 'utmost good faith'. It means that an insurance contract is void unless both parties have declared all the relevant facts. If you're taking out a life policy, You have to declare your medical history in full, otherwise your beneficiary may not get paid.

By the way, what's the basic idea behind all forms of insurance?

Susan: The loss of an individual should be shared by the many! —isn't that it?

- Francis: Very good! It's from an old Act of parliament. It means that an individual who suffers a loss gets recompensed out of the contributions of the contributions of all those who don't.
- Now another major principle, insurable interest, What's that?
- Susan: Well, I couldn't take out a policy on the life of the Queen, or the prime Minister, because their death wouldn't immediately affect me, as an individual—that sort of thing?
- Francis: You've got the idea. Policies can't be just gambles or wagers, as they used to be in the eighteenth century.
- Susan: I've just remembered—I've got an uncle who's an insurance broker or something. I'll be seeing him in August at my cousin's wedding. He could give me some help.
- Francis: Poor man! He doesn't know what he's in for.

Special Terms

- | | |
|-----------------|-----------|
| 1. insurance n. | 保险 |
| insure vt. | 保险 |
| insured n. | 被保险人 |
| insurer n. | 保险人(保险公司) |
| 2. indemnity | 赔偿、补偿 |

3. household contents policy	家庭财产保单
4. Uberrima fides	(拉丁文)最大诚信
5. Utmost good faith	最大诚信
6. Void	法律上无效的、无用的、作废的
7. beneficiary	受益人、享受保险赔款人
8. Act of parliament	议会法
9. insurable interest	保险利益、可保利益

Notes

1. hitch—hiking	通常在公路上免费搭乘他人 便车旅行
2. set books	考试规定所阅读的书
3. a nervous breakdown	精神崩溃
4. overwork	过度工作、过分劳累
5. you haven't a clue	你不了解有关它的任何内容
6. You aren't allowed to make a profit out of a loss	不允许你 因损失而获利。made a profit 获利。out of a loss 由于损失
7. smash up	打碎
8. ancient banger	旧车
9. market value	市场价值
10. cash settlement	现金结算
11. the cost of replacement	重置成本
12. taking out	购买
13. gamble	打赌
14. wager	赌博
15. what he's in for	对他将发生什么

Reading Material

The Importance of Insurance

Insurance affects everybody. We insure our household effects against such risks as fire, and flood and burglary. We take out personal accident policies to give our dependants security. We are compelled by law to take out a minimum cover on our motor vehicles against injuries caused to third parties, and we insure ourselves against injuries caused to third parties, and we insure ourselves against all sorts of occasional risks while on holiday. In many countries we also contribute to state insurance schemes which guarantee pensions and cover us against illness.

The businessman has to know even more about the subject. If he is an importer or exporter he must insure his goods while in transit, whether by road or rail, ship or plane. He must insure his premises, stocks and other company property, he must recompense his employees, if they are injured while working for him, and, on the other hand, he must cover himself against their criminal actions, or losses they cause to others.

Insurance policies are among the most complicated documents with which an individual has to deal. It is essential to read the small print and it is useful to know something about the principles on which insurance is based.

Exercises

1. Complete the following sentences with appropriate propositions given below:

by out of under at
in to through of

(1) The loss of an individual should be shared _____ the many.

(2) You aren't allowed to make a profit _____ a loss.

(3) _____ a contract of indemnity you may not get a cash settlement.

(4) I've looked _____ my set books.

(5) I'll be seeing him _____ August.

(6) The same thing applies _____ furniture.

(7) I won't be _____ overwork.

(8) Are you celebrating the end _____ term?

2. Match the words A with the meanings under B. List B has some extra items.

A

B

(1) effects

a. the moving of people or goods from one place

(2) compell

to another

(3) dependant
an

b. a written statement of agreement with

(4) cover

insurance company

(5) exporter

c. A person who depends on

- another for material
- (6) in transit supper
- (7) reimbursement d. a person or country that exports
 e. to make a person do something
 by force
 f. personal property
 g. to protect as from loss
 h. lacking power to do things
 i. repayment

3. Comprehension questions

- (1) Name some hazards you insure your household effects against.
- (2) How Long will Susan be away hitch-hiking?
- (3) Can you gamble, by means of insurance, on the life of a prominent person?
- (4) What forms of reimbursement will you get under a contract of indemnity?
- (5) What does Francis want Susan to do in the vacation?
- (6) Name some risks against which a businessman must insure himself, or his company, in respect of his employees.
- (7) What is the minimum cover, required by law, for motor vehicles?
- (8) What is the insurance term that means you aren't allowed to make a profit out of a loss?

Discussion

- (1) Why is insurance very important for everybody?
- (2) What do you think about utmost good faith?
- (3) What is the difference between life insurable interest and property insurable interest?