

Motor Insurance

Look at these words over the page and check their meaning. Then pick a suitable word for the gap fill exercise on the next page.

Third

public

drivers

fatality

repaired

premiums

no

claims

bonus

vehicle

covers

minimum

licence

compensated

engine

comprehensively _____

1. It is a legal requirement in Ireland to have motor insurance if you want to drive your car on the _____ road.
2. You must produce a _____ Certificate of Insurance to pay _____ tax.
3. Young _____ (under 30 years) are high risk for insurance companies and the cost of motor _____ in this age group is considerably higher than for older people.
4. Having a full driver's _____ will reduce the cost of your insurance premium. You can save up to €900 by having a full licence.
5. You should choose a car with a relatively small _____ as less powerful cars are cheaper to insure.
6. _____ Party insurance is the cheapest and most basic insurance cover and is the _____ required by law. If you are at fault in an _____, only the passengers and driver of the other vehicle will be _____.
7. Third Party, Fire and _____ will cover you as above (see 6) and for loss of your vehicle if it is stolen or goes on fire.
8. Ireland has the highest road accident _____ rate in Europe. In 2205, 399 people were killed on Irish roads.
9. Comprehensive insurance is the most expensive and _____ you for almost everything: damage to your _____ in any circumstances; life and accident insurance; loss of personal belongings from your car; cost of a hired car if your car is being _____ as a result of an accident; windscreen breakage. A brand new car should be _____ insured.
10. A _____ gives the policyholder a reduction in the cost of _____. If you do not claim for damages from the company they will reduce your premium. A no claims bonus is built up over years up to a _____ of approximately 60%.