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**Listening Assessment** – **CLB 6**

*Theme:* *Housing*

*Topic: Renters Insurance*

*Competency:* Getting things done

**Task:** Listen to the public service announcement regarding renters’ insurance.

|  |  |  |
| --- | --- | --- |
| *\*Listener can understand and make decisions based on a public service announcement on Rental Insurance.* | **Ability** | **Comprehension Questions** |
| \*Identifies factual details, main ideas and supporting details. | YesAlmostNo | Q. 1, 3, 4, 6, 7, 8 |
| \*Identifies implied meanings | YesAlmostNo | Q. 2, 5, 10 |
| Identifies some common idiomatic expressions  | YesAlmostNo | Q. 9, 11 |
| \*Forms thoughts and opinions based on the content | YesAlmostNo | Q. 12 |

\*This criteria must be checked yes to be successful at this task.

**/12**

Teacher comments:

**CLB 6**

**Instructions:** Listen to the public service announcement regarding renters’ insurance and answer the questions below.

|  |  |  |
| --- | --- | --- |
| *Renters Insurance:* | Pros | Cons |
| 1. protects your belongings |  |  |
| 2. can cost more than your stuff is worth |  |  |
| 3. policies are inexpensive |  |  |
| 4. provides liability insurance |  |  |
| 5. will likely never use it |  |  |

**Part A.** Put a check mark beside the statements to determine whether they would be a pro or con regarding renters’ insurance.

**Part B.**

Answer the questions below in complete sentences.

6. What is renters’ insurance? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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7. What 2 things mentioned require someone to have insurance? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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8. Will a landlord policy on a building cover your belongings? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. What does “money down the drain” mean? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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10. What is the difference between someone’s belongings and someone’s assets?

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11. What does “a necessary evil” mean? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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12. In your opinion, do you think renters insurance should be a requirement for renting an apartment? Why or why not?

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*(Teacher Reads)*

**Weighing the pros and cons of renters insurance**

Insurance is a necessary evil, and renters insurance is no exception. If you are fortunate, you probably have health insurance to protect yourself against unexpected medical costs. You definitely have insurance on your car if you are a driver, since it is required by the province. Homeowners too are required to have insurance on their homes as a condition of their mortgage. But, what about renters? If you don’t own your home, do you need rental insurance? In most cases, the answer to that question is yes, but you should weigh the pros and cons carefully before you make a decision.

**Understanding Renters Insurance**

Renters insurance protects your possessions from damage or theft. In many cases, renters insurance protects the contents of your apartment and also protects your belongings when you are away from home. For example, if your laptop is stolen from your desk at work or your luggage is stolen in an airport, your renters insurance may cover it. It is also important for renters to be aware that this insurance may be the only form of coverage for your possessions. You should never assume your landlord's policy on the building will cover you or any of your belongings.

Furthermore, renters insurance can provide one additional important type of protection – liability protection. If someone is injured in your apartment, or if a dog you own bites someone and you are sued, your renters insurance may pay the legal bills and damage settlement.

Clearly, renters insurance provides many protections. So, what are the pros and cons of getting renters insurance?

The Pros of Buying Renters Insurance includes:

* Protection for your belongings. Can you afford to replace every single item in your apartment if it is stolen or there is a fire? If not, you need renters insurance.
* Protection for your assets. If you are sued for an injury, you could end up facing thousands or even hundreds of thousands in legal bills and damages.

The Cons of Buying Renters Insurance are:

* Cost: As with any type of insurance, the major downside is that you will have to pay premiums. If you never end up using the policy, the cost of the insurance is essentially money down the drain that you will never get back.
* The deductible: With most types of insurance, you may have a deductible of a certain amount for any damage you will be responsible for before it kicks in. If your possessions aren’t worth very much, the deductible may eliminate the benefit of the insurance entirely.

Making a Choice

While the cost of paying renters insurance premiums is a negative, most policies aren’t that expensive. This is especially true for a policy with a low limit and, this type of policy would be appropriate if your belongings have a low value.  Therefore, the cost of the protection is usually well worth it for most people. However, it is optional, and the choice is yours.