



## ESL Podcast 571 – Assigning Blame in a Car Accident

### GLOSSARY

**shaken up** – disoriented, shocked, scared, and confused by something that has happened, and not knowing what to do next

\* After the company president's surprising announcement, everyone was shaken up.

**totaled** – completely destroyed, often in an accident

\* Phila's boat was totaled by the force of the hurricane.

**insurance** – a program that one pays a small amount of money to each month so that if something bad happens, that company pays a large amount of money to help fix the damages, most often used for homes, cars, and health

\* Asami bought life insurance, so now he knows his family will have enough money to live comfortably even if he dies.

**to put in a claim** – to submit official paperwork to request a payment

\* After returning from a business trip, employees should put in a claim for reimbursement of their hotel expenses and meals within 30 days.

**accident** – an event where one vehicle crashes into another vehicle or building, or falls off the road, causing damage, injuries and/or death

\* What percentage of all accidents is caused by drivers who were talking on their cell phone?

**fault** – having responsibility for something bad that happened, usually because one did something carelessly or without thinking about the consequences

\* It's Atsushi's fault that we're staying at such a bad hotel. He did the research and made the reservation.

**to crash into** – to hit someone or something while moving at a high speed

\* Ivo fell asleep while driving and crashed into a telephone pole.

**to rear end** – to hit the back of another car, usually because one didn't stop quickly enough, often when that other car was not moving

\* This morning, Hisashi got rear ended while waiting for a red light to turn green.

**to swerve** – to turn sharply (quickly) and suddenly, usually to avoid hitting something else

\* Bicyclists often swerve to avoid riding over broken glass in the road.



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**to slam on the brakes** – to stop a car very abruptly and suddenly by stepping on the brake pedal with a lot of strength and speed

\* Jiro slammed on the brakes when he saw small children playing ball in the middle of the street.

**to change lanes** – to move from one parallel section of the road to another parallel section where cars are traveling in the same direction

\* Be sure to use your turn signal to change lanes on the freeway.

**to tailgate** – to follow very closely behind another car, especially when following that closely is dangerous, often because one is impatient and wants that other driver to drive more quickly

\* If someone is tailgating you, the safest thing you can do is let the other car pass you.

**to blame** – to say that someone is the reason why something bad happened; to say that someone is responsible for an accident or for some negative consequence

\* Belay blames his father for his parents' divorce.

**account** – one person's story; the way one person perceives and describes something that has happened

\* Isn't it interesting how different history books can have entirely different accounts of certain historical events, depending on where and when they were written?

**to jibe** – to match; to present the same information as something else

\* The police are interviewing the suspects separately to see whether their stories jibe.

**respective** – with each one belonging to the person or thing listed earlier in the sentence

\* At the end of the school day, the children go to their respective homes.

**to battle it out** – to argue or fight over something, usually for a long period of time, with each person or group trying to win

\* The divorce lawyers spent months battling it out while the wife and husband barely saw each other.



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**to own up to (one's) mistakes** – to say that one has done something wrong, especially when it is difficult or embarrassing to say that

\* It takes a brave person to own up to her mistakes. Even though I'm mad about what Chelsea did, I'm proud of the way she told us about it.

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### COMPREHENSION QUESTIONS

1. What does Tarik mean when he says, "Good thing...it wasn't totaled"?
    - a) He's glad his car wasn't destroyed.
    - b) He's glad no one was hurt.
    - c) He's glad the cars are damaged equally.
  2. According to Stacey, what caused the accident?
    - a) Tarik braked too quickly.
    - b) Tarik turned very abruptly.
    - c) Tarik was following too closely behind her.
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### WHAT ELSE DOES IT MEAN?

#### **totaled**

The word "totaled," in this podcast, means completely destroyed, often in an accident, and is usually used to talk about cars: "Even though the car was totaled, the driver walked away without an injury." The word "totaled" also means added up to: "They were shocked to realize that their living expenses totaled more than \$3,000 each month." The phrasal verb "to total up" means to reach a particular sum, or add many numbers together: "If you total up all the figures, you'll see that our sales numbers have actually increased over the past three months." Finally, the phrase "the sum total of" is used to describe the entire amount of something: "That little report is the sum total of everything you have to show for the past month of work? What have you been doing with your time?"

#### **fault**

In this podcast, the word "fault" means having responsibility for something bad that happened, usually because one did something carelessly or without thinking about the consequences: "It's your fault we have to file for bankruptcy. If you hadn't bought that new luxury car, we wouldn't be in this situation." Or, "Let's let



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the judge decide who is at fault.” A “fault” is also a flaw, or something that’s wrong: “The speaker gave an impressive speech, but we found two faults in his arguments.” Finally, the phrase “(something) to a fault” is used to describe someone who has too much of a good quality, so that it actually becomes a problem: “She’s generous to a fault, and because of that she has given most of her money away and doesn’t have enough money to retire.”

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### CULTURE NOTE

When people are in a car accident, safety is the most important thing. Before doing anything else, they should try to “ensure” (make sure something happens or is possible) the safety of all the people involved in the accident. If a car is burning, this means getting everyone away from the car. If a person is not breathing, someone should “administer” (provide) “CPR” (cardiopulmonary resuscitation; pushing on one’s chest and breathing into one’s mouth) and call “9-1-1” (an emergency number used to request ambulances, fire trucks, and police cars). If there are serious “injuries” (people being hurt) or deaths, the drivers should wait for the police to “arrive” (come) before doing anything else.

If everyone is safe, the next “priority” (the order in which things should be done) is to “pull the cars off the road” (move cars to the side of the road) so that “traffic” (the movement of cars in the street) can continue to move along the street.

Next, the drivers should “exchange” insurance information, with each person involved in the accident, giving the other people the name of his or her insurance company, policy number, and telephone number. They may also want to take photographs of the cars’ positions so that they can “document” (provide evidence of) what happened when they “file” (officially submit a document) their insurance claim.

If the accident is not serious, sometimes the drivers will agree to “settle” (find a solution that satisfies both people) without contacting their insurance companies. In this case, the driver who is at fault will agree to pay for the other car’s damages without ever letting the insurance company know about the accident. This keeps his or her “insurance premiums” (the money paid each month to have insurance) “down” (minimal; without increasing).

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Comprehension Questions Correct Answers: 1 – a; 2 – c



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### COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 571: Assigning Blame in a Car Accident.

This is English as a Second Language Podcast episode 571. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

Go to our website at [eslpod.com](http://eslpod.com) and support this podcast by becoming an ESL Podcast member, where you will improve your English even faster by using our Learning Guides for each episode.

This episode is called "Assigning Blame in a Car Accident." "Blame" is who did something wrong. So figuring out – determining – who did something wrong when two cars have an accident. Let's get started.

[start of dialogue]

Tarik: Are you okay?

Stacey: Yeah, I think so. I'm just a little shaken up, but look at my car!

Tarik: Mine is in pretty bad shape, too. Good thing, though, it wasn't totaled.

Stacey: Okay, let's exchange insurance information, so we can both get out of here.

Tarik: Right. I'll put in a claim today and your insurance should pay to repair both of our cars.

Stacey: What? This accident wasn't my fault. You crashed into me! You rear ended me!

Tarik: That's only because you swerved in front of me and slammed on your brakes!

Stacey: I did no such thing. I changed lanes and you began tailgating me. That's why you rear ended me. I'm not to blame here.



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Tarik: That's your account of what happened, and it doesn't jibe with mine. I say we each call our respective insurance companies and let them battle it out.

Stacey: Fine. There's no point in arguing with someone who won't own up to his mistakes.

Tarik: Those are my thoughts exactly.

[end of dialogue]

Tarik and Stacey had a "car accident," one car hit the other. Tarik begins, after he gets out of the car I guess, by asking Stacey, "Are you okay?" meaning physically. Stacey says, "Yeah, I think so. I'm just a little shaken up, but look at my car!" "To be shaken (shaken) up" means to be shocked, scared, a little confused especially after something very traumatic, something that may cause you pain either emotional or physical. In this case, it was the car accident that shook up Stacey. The phrasal verb is "to shake up."

Stacey is worried about her car. Tarik says, "Mine (meaning my car) is in pretty bad shape, too," meaning very bad shape, very damaged. Tarik says, "Good thing, though, it wasn't totaled." Notice he doesn't say "It is a good thing," he uses a sentence form here that isn't necessarily completely grammatical but is quite common normal conversation, especially with this phrase "good thing." "Good thing you're okay," that means it is a good thing that you are okay. Tarik says, "Good thing, it (his car) wasn't totaled." When you "total your car" you completely destroy it, usually by accident – we hope! "Total" has a number of different meanings that are different than that; you can find those, or at least some of them, in the Learning Guide.

When you have a car accident in the United States, many times people will call the police. However if it's not a serious accident, that isn't always necessary. Instead, people will give each other their contact information, especially their insurance information. So Stacey says, "Okay, let's exchange insurance information, so we can both get out of here (we can both leave)." "Insurance" is when you pay a small amount of money to a company each month or each year, and then if something bad happens to you, like a car accident, they will pay to fix your car. Stacey and Tarik exchange this information; she gives her information to him, he gives his information to her.

Tarik says, "Right. I'll put in a claim today and your insurance should pay to repair both of our cars." Now, this is where the problem starts. When you have a



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car accident, you should not argue with the other person. It doesn't matter what you think or what the other person thinks, it matters what the insurance company thinks. If you have two different insurance companies – Tarik has one, Stacey has another – then the person who is to blame – that is, the person you caused the accident; we would also say who is “at fault” – their insurance company has to pay to fix the other car, as well as the car of their insured customer. Tarik is saying that Stacey caused the accident because he's saying that her insurance should pay to repair both of their cars. In order to get the insurance company to pay for the damage in an accident, you have to put in a “claim” (claim). That means you have to send them documents – pieces of paper – requesting a payment – requesting that they pay you.

Stacey says, “What? This accident wasn't my fault.” “Fault,” here, means responsibility. “Fault” has a number of other meanings, and those are in the Learning Guide. Stacey is saying that the accident, the fact that the two cars hit each other – crashed into each other – was not her fault. Stacey says, “You crashed into me!” “To crash into” means to hit someone while you're moving at a high speed. So, a car could crash into a tree if it's going very fast. Stacey says that Tarik crashed into her car, so it's his fault. She says, “You rear ended me!” “To rear (rear) end (someone)” is a two-word phrasal verb meaning when one car hits the back of another car, usually because that car was too close – was traveling too close – and so they did not stop in time – they did not stop before they hit the other car. That's to rear end someone. It's always used in talking about cars, typically.

Tarik says, arguing now with Stacey, “That's only because you swerved in front of me and slammed on your brakes!” “To swerve” (swerve) means to turn sharply, quickly, and suddenly to try to avoid hitting something else. So you're in your car and you're driving down the road and you see a cat in front of you, you might swerve so that you don't hit the cat. I might not! But you will probably swerve; you will move your car quickly to the left or to the right. Tarik is saying that Stacey swerved in front of him – in front of his car, and then she slammed on her brakes. “To slam (slam) on your brakes (or the brakes)” means to stop your car suddenly, very, we might say, abruptly. Your “brakes” are the part of the car that stops the wheels from moving, and you have a little thing in the front of your car by your foot called a “brake pedal” (pedal) that you step on – you press – in order to stop the car. “To slam on your brakes” means to do that suddenly, quickly. That's what Stacey did according to Tarik, and therefore Tarik didn't have a chance to stop after she did this, because it was so sudden.





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Stacey says, “I did no such thing (meaning I didn’t do anything like that). I changed lanes and you began tailgating me.” The parts of the road where you drive are called the “lanes.” Usually in a big street there are two lanes going in one direction and two lanes in another direction, so there are two rows of cars. What Stacey is saying is that Stacey changed lanes – moved from the right lane, let’s say, to the left lane – and Tarik began tailgating Stacey. “To tailgate” (tailgate – one word) means to follow closely behind another car, to be too close to the car in front of you. Stacey says, “That’s why you rear ended me. I’m not to blame here,” I’m not the one who is at fault.

Tarik says, “That’s your account (that’s your version; your story) of what happened, and it doesn’t jibe (jibe) with mine (with my story).” “To jibe” means to match, so that it’s the same information. Here they have two different stories; they don’t jibe. “I say we each call our respective insurance companies and let them battle it out.” “Respective” means you call your company and I’ll call my company; it’s what belongs to you and what belongs to me. “Respective” belongs to a certain person, so: “The children after school go home to their respective houses,” the ones that are theirs. Tarik says we’ll let the insurance companies battle it out. This expression, “to battle it out,” means to argue or to fight over something, usually for a long period of time. To battle it out – to have a long argument or fight.

Stacey says, “Fine. There’s no point in arguing with someone (there’s no reason to argue with someone) who won’t own up to his mistakes.” “To own up” means to admit that you are responsible, that you are wrong; you say yes, that was my fault, I am to blame. So, Stacey is saying that Tarik will not own up to his mistakes, the things he did wrong. Tarik, of course, thinks that Stacey is in the same situation; she won’t own up to her mistakes.

Now let’s listen to the dialogue, this time at a normal speed.

[start of dialogue]

Tarik: Are you okay?

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Tarik: That's your account of what happened, and it doesn't jibe with mine. I say we each call our respective insurance companies and let them battle it out.

Stacey: Fine. There's no point in arguing with someone who won't own up to his mistakes.

Tarik: Those are my thoughts exactly.

[end of dialogue]

I hope my explanation of today's dialogue jibes with the ideas of the person who wrote it, Dr. Lucy Tse.

From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us next time on ESL Podcast.

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