# Unit xxx

# Lexical resource

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| **[电涌(冒电火花) : electrical surge; 电涌保护器: electrical surge protector ]**  e.g. An **electrical surge电涌(冒电火花)**  caused the fire.  e.g. It can be made on request, including adding **electric surge protector, ammeter ['æmɪtə] 电流表, and voltmeter['vəʊltmiːtə; 'vɒlt-] 电压表** and so on; Also can configure with **padlock**挂锁 metal handles/**latches门阀** outside.  e.g. This paper analyzes the effects of the electric surge电涌 on the medical devices and presents methods of protecting the power supply of the medical devices from the electric surge.  本文就电涌对医疗设备的影响提出了对医疗设备的电源防护方法。 |
| * **['æmɪtə] 电流表** ammeter * **'vəʊltmiːtə; 'vɒlt-] 电压表**  voltmeter   e.g. It can be made on customers’ request, including adding **electric surge protector电涌保护器, ammeter ['æmɪtə] 电流表, and voltmeter['vəʊltmiːtə; 'vɒlt-] 电压表** and so on; Also can configure with **padlock**挂锁 metal handles/**latches门阀** outside.  **//[电涌(冒电火花) : electrical surge; 电涌保护器: electrical surge protector ]** |
| [**peril = great risk/danger)**]  e.g. In the United States, there are seven basic types of home insurance. However, most homes are covered by the two main types of “insurance policy”保单, called Homeowner's 2 (HO-2) and Homeowner's 3 (HO-3), where ‘HO’ is an acronym for homeowner.   * HO-2 (“homeowner’s insurance“) covers the residence and personal property against 17 different types of **peril(great risk/danger),** including fire, **smoke damage**, theft, windstorm, falling objects like loosen bricks, **electrical surges电涌(冒电火花)**  and water damage caused by **home appliances**. * HO-3 (“homeowner’s insurance”) covers all of the **perils(great risk/danger)** in HO-2 and adds all other **perils(great risks/dangers)** not stated in the HO2 policy(‘insurance policy’保单), **excluding不包括** the following natural disasters, like flood, earthquake, the war and nuclear accident. |
| [ 建筑面积(平方英尺) the square footage; the usable square footage 可用的建筑面积; ]  [词条图片](javascript:;)  e.g. If you're looking for specific square footage, bring a tape measure.  如果你要房子的确切面积，就自带一个卷尺。  e.g. ## **work out a quote报价 for an “insurance policy” 为一个保单来制定报价(quote)**  Many factors go into determining the **premiums ['*priː*mɪəm]保费**for a homeowner's policy. The age of the home, the materials used to build it, where it's located, **the square footage建筑面积** and the number of rooms all **play a role扮演一个角色/有影响.** Homeowners can usually save money on **insurance policies保单** by raising their **deductible**. In general, the higher the **deductible** is, the lower the premiums['priːmɪəm]保费are. |
| [ field a phone call ]  e.g. Recommending **a home insurance policy保单**. You, an **insurance broker保险经纪**, work in a busy insurance firm selling **homeowner’s policies**. A lot of your work is done over the phone. You're **fielding a phone call** by talking to a potential new customer. |
| **[stacked boxes堆起来的纸箱]**  e.g. **You’d better** move these stacked boxes so they would not block the ventilation.  e.g. **I strongly advise** you moving these stacked boxes so they would not block the ventilation. |
| ['sprɪŋklɚ] A sprinkler is a device used to spray water. Sprinklers are used to water plants or grass, or to put out fires in buildings. (浇花草的)喷洒器; 喷水灭火装置  **V.S. fire extinguisher**   1. a piece of equipment used for scattering water on grass or soil 〔浇草地等的〕洒水器 2. a piece of equipment on a ceiling that scatters water if there is a fire 〔天花板上的〕自动喷水灭火装置 3. 洒水车；洒水器   [词条图片](javascript:;) |
| [ drainpipe ] drainpipe V.S. sewage ['suːɪdʒ]  drainpipe  VS. [词条图片](javascript:;) [词条图片](javascript:;) sewer  ['dreɪnpaɪp]  drainpipe   1. drain + pipe = drainpipe: is a pipe attached to the side of a building, through which rainwater flows from the roof into a drain.〔排除屋顶雨水的〕排水管，雨水管(安装在建筑的旁边) 2. A drainpipe is a pipe attached to the side of a building, through which the waste water flows away from buildings 〔把废水排出建筑物的〕排水管，污水管   e.g. He evaded police by climbing through a window and shinning down a drainpipe.  他翻窗从排水管爬下  V.S.  sewer ['suːə; 'sjuːə]   * sewer: is a pipe or passage under the ground that carries away waste material and used water from houses, factories etc下水道/阴沟(地下的) * 裁缝师 sewer=tailor; 缝纫机; 订书机: stitcher   vt. 为…铺设污水管道；用下水道排除…的污水  vi. 清洗污水管   * ['suːɪdʒ] sewage (下水道排出的) 污水，污物; /ˈsuːɪdʒ/  sewage: is the mixture of waste from the human body such as feces and dirty water, that is carried away from houses or factories by **sewer**下水道 under the ground (下水道里面的）污水，污物 [ treatment of raw sewage 原始污物的处理; [sewage treatment](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20treatment&lang=en)废水污水处理; [sewage disposal](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20disposal&lang=en)污水处理; [sewage treatment plant](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20treatment%20plant&lang=en)污水处理厂 ] |
| 放宽管制（政府对个别行业的控制减弱abate, abatement或消失，放宽管制一般旨在引入更大的竞争）deregulation (regulation => **deregulation** ) |
| You must **[ have a strong stomach to work] i**n DP project  => which indicates that there would be lots of formidable challenges and killer tasks (very difficult) in DP project. You’d spend much more time and effort on DP project than other relatively simple projects, like Z system. |
| **[ʌn'ventɪleɪtɪd] unventilated** adj. 不通风的；没有通风设备的（房间/地方）  e.g. **Unventilated rooms** are a health hazard and you may need to pay compensation  e.g. That explosion was set off by an accumulation of gas in **an unventilated tunnel通风不良的矿井**.  e.g. But lighting many paraffin candles every day for years or lighting them frequently in an **unventilated bathroom 不透风的房间**around a tub, for example, may cause problems.  =>  N) **通风设备；换气扇；【医】呼吸机 ['ventɪleɪtə] ventilator**  A ventilator is a machine that helps people breathe when they cannot breathe naturally, for example, because they are very ill or have been seriously injured. 人工呼吸器  e,g, Doctors at the Siriraj hospital in Bangkok said that the King was having problems with his kidneys, blood flow to the left side of his heart and blood pressure. He was also put on a ventilator and his general condition "remains unstable," |
| **（因xxx）诉讼/控告sb.: sue sb. for sth. If you sue someone for sth**, you start a legal case against them, usually in order to **claim索赔 money** from them because they have harmed you in some way.  E.g. The world's largest company Apple is **suing one of its chip suppliers for** effectively holding it hostage. Apple **filed a lawsuit against提交了诉讼** Qualcomm, **indicting it for** **withholding (refuse to give)** payments as retaliation for Apple who is cooperating with South Korean regulators that are investigating the chip supplier.  e.g. The **fallout (the ensuing negative consequence of sth)** is that the airline told its passengers it was offering them $500 flight vouchers for **reimbursement** 报销, but only if they agreed not to **sue the company**. The incident repulsed many United customers, some protesting by cutting up their United **mileage ['maɪlɪdʒ] cards(英里)里程.**  V.S.  **(law)对sb. 提交了诉讼file a lawsuit against sb./company**  E.g. The world's largest company Apple is **suing one of its chip suppliers for** effectively holding it hostage. Apple **filed a lawsuit against提交了诉讼** Qualcomm, **indicting it for** **withholding (refuse to give)** payments as retaliation for Apple who is cooperating with South Korean regulators that are investigating the chip supplier.  e.g. Of course, being in China, no one will be able to **file a lawsuit against** the manufacturer. God bless America and our lawsuits. 当然，在中国没有人能去诉讼制造商  // A lawsuit is a case in a court of law which concerns a dispute between two organizations (一件）诉讼案 |
| /'tæktf ə l,ˋtæktfəl/  tact, DERIVATIVE 派生词tactful, tactfully V.S. tactic=strategy  [OPP](javascript:;) tactless  N) tact: the ability to be careful about what you say or do, so that you do not upset or embarrass other people EQ很高/圆滑委婉的/有分寸的（说服sb）, 不得罪人不会让别人觉得不舒服 ; If you describe a person or what they say as tactful you approve of them because they are careful not to offend or upset another person.  [ a tactful man 一个圆通的人 ]  e.g. With great **tact**, Clive persuaded her to apologize. 克莱夫十分巧妙地说服了她去道歉  e.g. There was no tactful way of phrasing what he wanted to say. 没有办法婉转地表达他想说的话。  e.g. You have to be tactful when selling life insurance.  e.g. He had been extremely **tactful** in dealing with the financial question.  他在处理这个财务问题时一直 **非常有分寸**  e.g.  Alex **tactfully** refrained from further comment.  亚历克斯**很有分寸地**不多作评论。  e.g. Yes, that's right. **Life insurance寿命保险/寿险** is our biggest area of insurance business. The most critical point is you’ve got to be very **tactful** **很有分寸**不得罪人 and sensitive. |
| **[在这一方面 In this respect, xxx]**  **In this respect在这一方面,** **product liability insurance**[**产品责任险**](javascript:;) helps make sure that not just companies but also customers are protected **bilaterally**.  **With these stated综上所述, product liability insurance**[**产品责任险**](javascript:;) helps make sure that not just companies but also customers are protected **bilaterally**. |
| **[ (政府法令、法律、协议等)有效，实施中: (decree法令, law, policy, agreement, treaty) is in force]**  e.g. A “**claim-made policy”,** on the other hand, provides protection only while the policy is **in force (政府法令、法律、协议等)有效，实施中** and claims are made during that time frame. **Premiums**保费of the “claim-made policies” are generally lower than those of the “**occurrence policies**” |
| [ flaw V.S. defects]   1. Flaw: a mistake, mark, or weakness that makes something imperfect 瑕疵，缺点 => flawless ['flɔː**ləs**] 完美的   [SYN](javascript:;) defect **[ a design flaw/design defect 一个设计缺陷; a fatal flaw (=a weakness that makes something certain to fail)致命缺点 ]**  e.g. A design flow caused the engine to explode. 一个设计缺陷 导致了引擎爆炸。  e.g. There are three main kinds of “product liability claim产品责任索赔”:   * Manufacturing and production flaws/defects 制造和生产的缺陷 * Design defects/flaws 设计缺陷 * Defective warnings or instructions 有缺陷的警告和指示   [+ in]  •a flaw **in** the software 该软件的缺点  serious/major/basic/minor etc flaw  •a slight flaw **in** the glass 玻璃上的一点小瑕疵   1. Flaw: is a mistake or problem in an argument, plan, set of ideas etc 〔论点、计划、思想等中的〕错误，缺陷   [+ of]  •Beautiful scenery does not make up for the flaws **of** this film. 美丽的风光弥补不了此影片的不足。  [+ in]  •There is a fundamental flaw **in** Walton’s argument. 沃尔顿的论点中有一个根本性的错误。   1. **Flaw: is a fault or weakness in someone’s character 〔性格上的〕缺陷，缺点 [性格缺陷 character flaws]**   • Jealousy is Othello’s major flaw. 嫉妒是奥赛罗的主要弱点。  • the President’s **character flaws** 总统的性格缺陷 |
| [ flaw V.S. defects]  [dɪ'fekt, 'diːfekt] defect: a fault or a lack of something that means that something or someone is not perfect 缺点，缺陷，毛病; DERIVATIVE 派生词: defection n /dɪˋfɛkʃən/; [dɪ'fɛktɪv] defective ; defector 变节者  •All the cars are tested for defects before they leave the factory. 所有汽车在出厂前都经过品质检验。  •a genetic defect 遗传缺陷   1. [N-COUNT](javascript:;)A defect is a fault or imperfection in a person or thing. 缺陷  He was born with **a hearing defect**. 他天生**听力就有缺陷**。  A report has pointed out the defects of the present system.   一份报告指出了现有体制的缺陷。The disease is caused by **a defective gene**. 这种疾病是由**缺陷基因**引起的; **defective products 残次品**  |  | | --- | | There are three main kinds of “product liability claim产品责任索赔”:   * Manufacturing and production **flaws**/**defects** 制造和生产的缺陷 * Design **defects/flaws** 设计缺陷 * **Defective** warnings or instructions 有缺陷的警告和指示 |  1. [V-I](javascript:;)If you defect, you leave your country, political party, or other group, and join an opposing country, party, or group. 背叛; to leave your own country or group in order to go to or join an opposing one 背叛，叛逃，投敌，变节 =>变节者；投敌者 defector; a Russian actor who defected to the West 一名叛逃到西方国家的俄罗斯演员     ...a KGB officer who defected in 1963.   …一个1963年叛变的克格勃官员。   1. [N-VAR](javascript:;)背叛 •  ...the **defection** of at least sixteen parliamentary deputies.   …至少16位国会议员的背叛。 |

# STOP

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| **recoup, recoup sb’s health => N. recouperation[rɪkuːpə'reɪʃ(ə)n]/**  **V**. recoup sth  [rɪ'kuːp] to get back an amount of money you have lost or spent 重新获得，收回〔失去或花掉的钱〕  [SYN](javascript:;) RECOVER  •The movie will have to be a huge hit to **recoup its cost.** 这部电影必须大获成功才能**收回成本**。  •He was desperate to try and **recoup his losses**. 他不顾一切地试图**挽回损失**。  e.g. **Testimonials感谢信；表扬信 from Doris** “I was seriously injured in a car accident three years ago, and lost the use of both my legs. I.S.I. was very helpful throughout my **recuperation [rɪkuːpə'reɪʃ(ə)n]/recovery**, and I couldn’t have made the adaptations to my house – such as ramps and handrails – without their generous **payout(保险的)理赔.** |
| **[ one-stop shop V.S. 货比三家: shop around? ]** |
| plastic lid on the coffee cup**盖子 V.S. cork软木塞(e.g. cork of the wine bottle)** |
| **耐力, 持久的体力/精力/活力[**'stæmɪnə] [stæmənə] stamina  physical or mental strength that lets you continue doing something for a long time without getting tired  持久力，耐力，毅力  •You need stamina to be a long-distance runner. 当长跑运动员需要耐力。  •Elaine has the stamina and the determination to succeed. 伊莱恩具有成功所需的毅力和决心。  e.g. Most employees in this industry work full time, and many work over 40 hours a week. Construction workers often work evenings, weekends and holidays to finish a job. **The nature of the work工作性质** requires **physical stamina['stæmɪnə] [stæmənə]（耐力,体力持久）**, as the body has to be able to cope with prolonged standing, bending, **stooping [stuːp]弯腰驼背**and working in small spaces. |
| [stuːp] stoop V.S. give sb. a piggyback    vi. 弯腰驼背；屈服；堕落 [ in a condescending manner, in a condescending way ]  n. 弯腰驼背，屈背；屈服   1. [V-I](javascript:;)If you stoop, you stand or walk with your shoulders bent forward. 驼背  She was taller than he was and stooped slightly.   她比他高，但有点儿驼背。 2. [N-SING](javascript:;)Stoop is also a noun. 驼背 •  He was a tall, thin fellow with a slight stoop.   他是一个有点儿驼背的瘦高个男子。   3. [N](javascript:;)a small platform with steps up to it at the entrance to a building 小门廊  4. [V-I](javascript:;)If you stoop, you bend your body forward and downward. 俯身，弯腰 •  He stooped to pick up the carrier bag of groceries.   他弯腰提起装满食品杂货的购物袋。 •  Two men in shirt sleeves stooped over the car.   两个穿衬衫的男人趴在那辆汽车上。  •We had to stoop to pass through the low entrance. 我们得弯腰通过那低矮的入口。  •Dave stooped down to tie his shoes. 戴夫俯身系鞋带  e.g. Most employees in this industry work full time, and many work over 40 hours a week. Construction workers often work evenings, weekends and holidays to finish a job. **The nature of the work工作性质** requires **physical stamina['stæmɪnə] [stæmənə]（耐力,体力持久）**, as the body has to be able to cope with prolonged standing, bending, **stooping [stuːp]弯腰驼背**and working in small spaces..  5. [V-I](javascript:;) PHRVB 短语动词stoop to sth, stoop to doing sth: to do something bad or morally wrong, which you do not normally do 堕落[卑鄙]到去做…  •I didn’t expect you to stoop to lying.我没料到你竟然卑劣到会撒谎。  6. stoop to sb’s/that level •Don’t stoop to her level. 别把自己降低到她的档次。  If you say that **a person stoops to sth or stoop to doing something**, you are criticizing them because they do something wrong or immoral that they would not normally do.  He had not, until recently, **stooped to personal abuse**.   他最近才卑鄙到进行人身攻击。  **V.S. give sb a piggyback 驮在肩上(运输) V.S. condescending V.S. 蹲下蹲伏 crouch V.S. 俯身,弯腰; 驼背 stoop/bend** |
| /'ʃæbi,ˋʃæbɪ/ adj. shabby  => comparative: shabbier ; su’perlative [suːˈpəːlətɪv]: shabbiest  => DERIVATIVE 派生词=> shabbily adv; shabbiness n [U]   1. shabby clothes, places, or objects are untidy and in bad condition because they have been used for a long time又脏又破的(衣服，东西，地方); 肮脏破旧的(地方) **[ old and shabby ]** e.g. a shabby little hawker 一家肮脏的小贩中心 e.g. His clothes are old and shabby.   他的衣服又旧又破。 2. wearing clothes that are old and worn 衣衫褴褛的，衣着寒酸的 a shabby tramp 一个衣衫褴褛的流浪汉 ; a shabby begger 3. unfair and unkind不公平的；不仁慈的 **[卑鄙的花招a shabby trick/maneuver/ruse/artifice ['ɑːtɪfɪs]**   肮脏破旧的(地方) a shabby place/ restaurant; a shabby **hawker**: 一家肮脏的小贩中心  V.S.  破旧的，破落的〔建筑物或地区〕: a run-down area; a run-down building; a run-down community   1. a building or area that is run-down is in very bad condition 破旧的，破落的〔建筑物或地区〕 2. [not before noun, 不用于名词前] someone who is run-down is tired and not healthy精疲力竭的，衰弱的 e.g. You look a bit run-down. 你看上去有点疲倦。 |

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| **[一个拉门式的屏风: sliding screens ]**  e.g. Take the newly opened Hong Kong JIA--"home" in Mandarin--designed by Philippe Starck. The one-bedroom apartments measure 72 square meters, with work, living and dining spaces separated by **sheer curtains纱帘.** The fully equipped kitchen is concealed behind **sliding screens(一个拉门式的屏风).** |
| [ʌndə'teɪk] undertake; 过去式 undertook过去分词 undertaken现在分词 undertaking  vt承担(任务/项目/科研任务)；着手做〔某事/任务/项目/科研任务〕; 承诺/答应做某事   1. to accept that you are responsible for a piece of work, and start to do it 承担(任务/项目/科研任务)；着手做〔某事/任务/项目/科研任务〕 **[ undertake a task/a project/research/a study]** etc e.g. Dr Johnson undertook the task of writing a comprehensive English dictionary. 约翰逊博士担负起编写一本综合性英语词典的工作。 2. **undertake to do sth = promise** or agree to do something 承诺/答应做某事 e.g. He undertook to pay the money back in six months. 他保证在六个月之内还钱。 e.g. We understand that the Villa comes fully equipped for use and that a before and after “maid service(客房清洁服务): is included. We undertake/promise to pay you back a deposit of $250 which will be refundable on arrival home. We also undertake/promise to leave the property in a reasonably clean and tidy order. Please note that if there is excessive cleaning of damage to the Villa part of your deposit may be withheld (withhold: refuse to give). |

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| [fʌs] fuss  vi. 小题大作；忙乱；焦燥；焦急；无事自扰  n. 大惊小怪，大惊小怪的人；小题大作；忙乱  vt. 使烦恼，使烦忧   1. anxious behaviour or activity that is usually about unimportant things 〔通常指对小事的〕紧张不安；大惊小怪，小题大做 James said he’d better be getting back or there’d be a fuss . 詹姆斯说他最好回来，否则就会有人 小题大做/大惊小怪了。•The Steamatic enables you to clean any carpet with the minimum of fuss . 蒸汽清洁器可以让你轻轻松松地清洁地毯。 2. attention or excitement that is usually unnecessary or unwelcome 无谓的关注[激动]   •They wanted a quiet wedding without any fuss. 他们想安安静静地举行婚礼，不大事铺张。  •Until I heard her sing I couldn’t see what all the fuss was about (= why people liked it so much ) . 听到她的演唱之后，我才明白她为什么会引起这么大的轰动(sensation) 。   1. make a fuss/kick up a fuss (about sth) to complain or become angry about something, especially when this is not necessary （因某事）大吵大闹；（因某事）大惊小怪   •Josie kicked up a fuss because the soup was too salty. 乔西因为汤太咸而大吵大闹了一番。  •I don’t know why you’re making such a fuss about it. 我搞不懂你为什么对此  V.S.  ['fʌzɪ] fuzzy adj. 模糊的；失真的；有绒毛的 |
| 3-month probation 3个月的试用期 |
| big boy  = big fish  1. [口语、俚语][用作称呼，含讽刺意味]大亨，大人物，重要人物  2. [俚语][用作呼语，引起注意或讨好、挑衅等] 小子；老兄，老弟，伙计  3. [用于训斥]成年男子，高个子的年轻人(或男人) |
| [‚testɪ'məʊn**iəl**,‚testɪ'məʊniəl]   1. testimonial: is a formal written statement describing someone’s character and abilities , esp. written by your ext. employer〔介绍描述某人品格和能力的〕证明书，推荐信 testimonial= reference letter 2. testimonial: is something that is given or done to someone to thank or praise them, or show admiration for them 感谢信；表扬信；奖状；奖励 **[ a testimonial dinner答谢晚宴 ]**      |  | | --- | | **Testimonials感谢信；表扬信 from Tom Petty, Minnesota** (13 Days ago)  “I bought a homeowner’s insurance package ten years ago and, when my roof was destroyed by a falling tree in a storm, not only did I.S.I. put my family up in a hotel they **paid out (保险的)理赔**within the month.” | | **Testimonials感谢信；表扬信 from Doris Doolittle, Oklahoma City** (1 Month ago)  “I was seriously injured in a car accident three years ago, and lost the use of both my legs. I.S.I. was very helpful throughout my **recuperation**, and I couldn’t have made the adaptations to my house – such as ramps and handrails – without their generous **payout(保险的)理赔.”** | | **Testimonials感谢信；表扬信 from Matthew Clark, Boston** (6 Months ago)  “I have a wife and three kids and it’s great to know that, if something happens to me, they will be covered. I.S.I. is world-renowned for **paying out(保险的)理赔** quickly and with the minimum of **fuss**. 小题大做/大惊小怪 Not that I want first-hand experience anytime soon!” | |
| condo  ['kɒnd**əʊ**] = condominium [,kɒn**də**'mɪnɪəm]   1. one apartment in a building with several apartments, each of which is owned by the people living in it 公寓〔楼里的一套私有住宅〕 2. a building containing several of these apartments 公寓楼 |
| **[figure** skaters(花样滑冰运动员)]  e.g. The only two North Korean athletes who **are eligible for** the Games are **figure skaters(花样滑冰运动员)** Ryom Tae-Ok and Kim Ju-Sik. Although the North has missed the official deadline to confirm their participation, the **figure skaters(花样滑冰运动员)** could still compete via an invitation from the International Olympic Committee (IOC). |
| 减弱 abate /əˈbeɪt/  If something bad or undesirable abates, it becomes much less strong, weaker, or severe.=>  **N) [ abatement of GHG emissions; abatement of CO2 emissions]**  V.S. mitigate sth/alleviate sth (pain,pressure,sadness).  e.g. The storms had abated by the time they rounded Cape Horn.   暴风在他们绕过好望角时已经减弱了。e.g. Genuine fears that the Trump administration might be on the path to a new conflict on the Korean peninsula. South Korea's President Moon has responded positively, eager to **bolster** his own **diplomatic hand外交手段**. But given that the North sees its nuclear programme as a permanent fixture and President Donald Trump insists that Pyongyang will not be allowed to have a credible means of striking US territory, it is hard to see this crisis **abating减弱**any time soon. |

# STOP Lexical-insurance related

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| **[保单，保险合同: an insurance policy ]** a written agreement for insurance with an insurance company   * **policyholder (保险的)投保人 V.S. [ɪn'ʃʊərə] 保险公司；承保人 insurer/insurance company** |
| **[ policyholder (保险的)投保人 V.S. V.S. [ɪn'ʃʊərə] 保险公司；承保人 insurer /insurance company]**  A policyholder is a person who has **an insurance policy(保单/保险合同)** with an insurance company. 投保人  e.g.  The first 10 percent of legal fees will be paid by the policyholder.  第一笔10%的法律费用将由投保人支付  e.g. **Property and Casualty insurance:** Our casualty – or liability – insurance covers the **policyholder投保人's** legal liability for damages and injuries caused to others.  e.g. **Life insurance**寿保: Our life insurance寿保provides compensation to individuals or groups against the economic loss caused by the death of the **policyholder投保人**.  e.g. **Health and Disability insurance:** Our health and disability insurance covers a percentage of the **policyholder投保’s** income if he or she can't work due to illness or accident.  **V.S. [ɪn'ʃʊərə] 保险公司；承保人 insurer =insurance company**  e.g. **Insurers(insurance company)** distinguish between two types of risk: pure risk and speculative risk.   * **Pure risks** do not **necessarily** result in losses, and they NEVER result in gains. No one, for instance, experiences a gain when they go a full year without an auto accident. * In contrast, **speculative risk** offers both the potential for gain and the potential for loss, such as investing on the stock market. Although historically, insurance companies have covered only **pure risks**, some are now helping businesses finance large losses incurred on **speculative risks**, such as the international exchange of currency. |
| **Life insurance**寿保  Our life insurance寿保provides compensation to individuals or groups against the economic loss caused by the death of the **policyholder投保人**.  // A policyholder投保人 is a person who has **an insurance policy(保单/保险合同)** with an insurance company.   * term life insurance: 定期人寿保险 * permanent life insurance: 终身寿险保险永久人寿保险 |
| replacement cost coverage; [Replacement-cost Coverage](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=Replacement-cost%20Coverage&lang=en) 修复成本(保)险   1. At the very least, seriously consider forking over the extra bucks for full replacement or “**replacement cost coverage”**, which would pay for the replacement of your home if it were severely damaged. 2. Do you have replacement cost coverage or market value coverage?   V.S.  [ 现金价值(保)险cash value coverage ]  e.g. The home owner must first determine how much it would cost to replace the house, such as **refinish the flooring 翻新地板板材,reinstall the plumbing重装水管道,enhance the wiring**, and many of the items inside. Most homeowner **(insurance) policies保单** contain “replacement cost coverage修复成本险的覆盖/包含 on the home” and actual “cash value coverage现金价值(保)险的覆盖/包含 on personal property”. Many **(insurance) policies保单**also have automatic annual adjustments for inflation. This increases the amount of coverage on the home to keep pace with rising building costs.  //refinish sth = replace the surface of sth, like flooring |
| [(parade, carnival)花车floats V.S. floater ['fləʊtə] ['flotɚ] V.S. floatation device ]    ['fləʊtə] ['flotɚ] floater   * N. 浮子； floater: a person or thing that floats 漂浮者; * [ 金融] 流动证券 e.g. Most **(insurance) policies保单**set limits for items like jewelry, collectibles, and computers. If you own expensive items, you can pay extra **premiums ['priːmɪəm]保费** to have those items fully insured under what is called a **floater[金融]流动证券.**   [词条图片](javascript:;)  V.S.  [ floatation device]: life jacket/vest救生衣; life ring/belt/buoy救生圈  V.S.  (parade, carnival) 花车: floats（float的复数） |
| deductible /dɪˈdʌktɪbəl/   1. [ADJ](javascript:;)If a payment or expense is deductible, it can be deducted from another sum such as your income, for example, when calculating how much income tax you have to pay. 可扣除的 e.g.  Part of the auto-loan interest is deductible as a business expense.  作为一项业务支出，汽车消费的部分贷款利息是可以扣除的。   ...deductible expenses.  ... 可扣除费用。 2. [N-COUNT](javascript:;)A deductible is a sum of money which an insured person, aka policyholder被保人, has to pay toward the cost of an insurance claim保险索赔 that is stated in the insurance policy保单. The insurance company (insurer) pays the rest. (保险业) (保单”insurance policy”中规定保险人”policyholder”对某一数额的损失不负赔偿责任的)扣除条款; 免赔额  e.g. Each time they go to a hospital, they have to pay a deductible of $628. 他们必须缴纳免赔费用628美元。   e.g. ## **work out a quote for an “insurance policy”为一个保单来制定报价(quote)**  Many factors go into determining the **premiums ['*priː*mɪəm]保费**for a homeowner's policy. The age of the home, the materials used to build it, where it's located, **the square footage建筑面积** and the number of rooms all **play a role扮演一个角色/有影响.** Homeowners can usually save money on **insurance policies保单** by raising their **deductible**. In general, the higher the **deductible** is, the lower the premiums**保费** are. |

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| 1. 额外费用,附加费； 2. 奖金bonu 3. 保险费 4. (商)溢价 adj. 高价的；高端的优质的 | premium /**ˈpriː**mɪəm/ n. 额外费用；奖金bonus；保险费;(商)溢价 adj. 高价的；优质的 premium V.S. premise V.S premier [ gross premium 毛保险费 ; 总保费; initial premium 初期保险费; 开始的一段时间保费; insurance premiums保险费 ] 1. N A premium is a sum of money that you pay regularly to an insurance company for an insurance policy. 保险费 [ insurance premiums 保险费; risk premium 风险溢价；风险酬金；风险报酬 ] It is too early to say whether insurance premiums保险费 will be affected. 保险费会不会受到影响现在判定还为时过早。  e.g. Most **(insurance) policies保单**set limits for items like jewelry, collectibles, and computers. If you own expensive items, you can pay extra **premiums ['priːmɪəm]保费** to have those items fully insured under what is called a **floater[金融]流动证券.** e.g. How to reduce the premium保费: This premium can be reduced by the company implementing **draconian (very strict)** quality controls and industry best practices.  e.g. A) We need to work out the (insurance) quote 制定报价for that house B) The premium of a liability policy责任政策 depends on factors such as age, location, materials, square footage, and the number of rooms in the house.  2.N A premium is a sum of money that you have to pay for something in addition to the normal cost. 附加费 e.g. Even if customers want "solutions," most are not willing to pay a premium for them. 不愿意为此支付附加费。  3. ADJ Premium products are of a higher than usual quality and are often expensive. 高端的优质的(high-end; upscale ) [Home Premium 家庭高级版/优质版／晋级版] e.g. At the premium end 高端区 of the market, business is booming/floushing/thriving. 在市场的高端销售区，生意火暴/繁荣。  4. [ at a premium] If something is at a premium, it is wanted or needed, but is difficult to get or achieve. （需要，但是）很难得到 (因为很贵，很 rare, sparse) “at a premium”  e.g. With space at a premium in HK.  e.g. If space is at a premium, choose adaptable furniture that won't fill the room. 如果空间很求之难得，就选购不太占地方的可改装家具。  e.g. The MQ input is at a premium currently.  e.g. The houses with good quality and env, especially accompanying a good school, are quiet at a premium because it's not only rare, but also too expensive. 学区房很难的到  5. PHRASE If you buy or sell something at a premium, you buy or sell it at a higher price than usual, for example, because it is in short supply. (因为短缺）以高价 (买、卖) e.g He eventually sold the shares back to the bank at a premium.他最终以高价将股票返售给了银行。 e.g. Even though living in a metropolitan大城市, such as the 1st tier city in CHINA, SH, is very convenient, such as transportation network and multiculural environment, everything comes at a premium (too expensive) |
| 电影/话剧的首映式；戏剧的首演 | premiere / ˈprɛmɪə/  1.N The premiere of a new play or movie is the first public performance of it. 首次公演 e.g. Four astronauts visited for last week's premiere of the movie Space Station. 上个星期举行的电影《空间站》的首映式。 2. V-T/V-I When a movie or show premieres or is premiered, it is shown to an audience for the first time. 首次上映; 首映 e.g. The documentary premiered at the Jerusalem Film Festival. 那部记录片在耶路撒冷电影节上首映.　电影/话剧的首映式；戏剧的首演　[ the movie premier电影的首映式]　eg We premiered the opera of the young composer and it was a critical success　进行了戏剧的首演　eg; I got six tickets for the movie premier 我有六张电影首映的门票 => V.S. sb's debut 首秀，出道，处女作 = sb's public performance for the 1st time |
| the person who holds the position of head of the government in England; **premier=prime minister 首**相 |
| 楼宇, 特指 营业场所 | premises['premɪs], e.g. bars, cafe houses, restaurants, hotels, KTVs. The premises of a business or an institution are all the buildings and land that it occupies in one place. 经营场所; 办公场所 e..g There is a kitchen on the premises. 营业场所内有一个厨房 e.g. The Zika virus is on a rampage in Singapore, with 82 locally-transmitted cases confirmed late by the country's Ministry of Health (MOH). The proportion of our population that are immune to the Zika virus is likely to be low in Singapore and if you don't have the immunity to provide the roadblocks, then it's likely that the virus will spread fast,". Tuesday the MOH reported 26 new cases that showed how the Zika virus had spread to nearby residential areas, raising concerns that the virus could travel even further/farther afield. Singapore is known to suffer widely from dengue virus, a mosquito-borne承载传播的 tropical disease that triggers high fevers, headaches, vomiting and skin rashes皮疹 in those infected. Zika is very closely related to dengue. It has all the genetic traits/characteristics基因特征 that would allow it to spread where dengue thrives 繁荣，兴旺. In Singapore, many people live in densely populated apartment blocks so it's easy for high numbers of people to get infected even if /whereas/though there are only a few mosquitoes flying around. As of August 29, Singapore's MOH had screened roughly 5,000 premises营业场所 (including cafeteria, KTVs, restaurants) to check for mosquito breeding grounds. So far, the agency has detected and destroyed 39 breeding habitats.  // a densely populated area = a populous ['pɒpjʊləs] area \  // skin rashes 皮疹/湿疹, chicken pox水痘, small box 天花, **flecks 雀斑, pimples = burst-out痘痘**; pockmarks 脸上的麻子；凹坑； mole: 痣；胎块；内鬼间谍 |
| **预置的（软件/硬件环境）** | It dispenses those environments into an **on-premise** cloud, and once they are out and running, the appliance is not a part of the critical path for that application. 跟读 它将这些环境分配到一个**预置**云中，并且一旦环境启动并运行，那么该设备将不再成为应用程序的关键部分 |
| 产品责任(保)险 | [产品责任(保)险product liability insurance]   1. Chinese People's Insurance Company to assume product liability insurance?  中国人民保险公司承担产品责任保险？ 2. This thesis makes a comparatively systematic research in the theory of product liability insurance law. 本文对产品责任保险法律理论进行了较为系统的研究。 3. Export product liability insurance (EPL) has been playing  vital role in the decentralization of risks inexport product liability.  出口产品责任保险在分散出口产品责任风险方面起到极其重要的作用。 |
| 寿命保险；寿保 | Life insurance: 寿命保险；寿保 [Life insurance寿命保险/寿险]  Yes, that's right. Life insurance寿命保险/寿险 is our biggest area of business. The most critical point is you’ve got to be tactful (convince but not upset or embarrass sb圆滑的不得罪人的) and sensitive. |
| 给(product, yourself, your family member) 保险；投保 | 给(product, yourself, your family member) 保险；投保   [ɪn'ʃʊə]   1. [I,T] to buy insurance so that you will receive money if something bad happens to you, your family, your possessions etc 给…保险；投保   •Have you insured the contents of your home? 你给家庭财产投保了吗？  insure (sth/sb) against loss/damage/theft/sickness etc  •It is wise to insure your property against storm damage. 为防风暴造成损毁而给财产买保险是明智之举。  insure sth for £1,000/$2,000 etc  •You should insure the painting for at least £100,000. 这幅画你至少应该投保十万英镑。   1. [T] to provide insurance for something or someone 为…提供保险   •Many companies won’t insure young drivers. 许多公司都不愿意为年轻的司机承保。   1. [T] an American spelling of ensure ensure 的美式拼法   PHRVB 短语动词  insure (yourself) against sthphr v  to protect yourself against the risk of something bad happening by planning or preparing  对…采取预防措施  •Take advice to insure yourself against being misled. 听取意见以免被误导。 |
| N/V  **(保险的)理赔** | 〔保险索赔、竞赛获胜等得到的〕大笔付款; **(保险的)理赔** ['peɪaʊt] payout N) pay out V)  a large payment of money to someone, for example from an insurance claim or from winning a competition  •There should be a big payout on this month’s lottery. 这个月的彩票奖金数额应该很大。  •Some of the victims have been offered massive cash payouts . 其中一些受害人已经获得了巨额现金赔偿。  e.g.   |  | | --- | | **Testimonials感谢信；表扬信 from Tom Petty, Minnesota** (13 Days ago)  “I bought a homeowner’s insurance package ten years ago and, when my roof was destroyed by a falling tree in a storm, not only did I.S.I. put my family up in a hotel they **paid out (保险的)理赔**within the month.” | | **Testimonials感谢信；表扬信 from Doris Doolittle, Oklahoma City** (1 Month ago)  “I was seriously injured in a car accident three years ago, and lost the use of both my legs. I.S.I. was very helpful throughout my **recuperation**, and I couldn’t have made the adaptations to my house – such as ramps and handrails – without their generous **payout(保险的)理赔.”** | | **Testimonials感谢信；表扬信 from Matthew Clark, Boston** (6 Months ago)  “I have a wife and three kids and it’s great to know that, if something happens to me, they will be covered. I.S.I. is world-renowned for **paying out(保险的)理赔** quickly and with the minimum of **fuss**小题大做/大惊小怪. Not that I want first-hand experience anytime soon!” | |
|  | [ insurance claims from customers]  e.g. You need to study each claim carefully.  e.g. You could be transferred to commercial claims. |

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| 产品责任索赔 Product liability claim  V.S. 产品责任保险/产品责任险product liability insurance   1. The Seller will promptly inform the Buyer of any claim索赔  which may involve the product liability of the Buyer.  卖方应即时将可能涉及买方产品责任的索赔通知买方。 2. For “product liability” concerned, the victim may **claim**索赔 compensation from the producer, also can report the seller demand compensation. |
| work out a quote: 制定一个报价 e.g. **work out a quote** for an “insurance policy”为一个保单来制定报价(quote)  e  .g. I could also **claim索赔** that there wasn’t sufficient warning on the cup that it contained hot dangerous liquid. Or I could even **claim索赔 that** the coffee was simply too hot. This might sound a little bit silly/stupid, but in 1994, a typical case (举例说明) is after burning herself on a cup of coffee, a woman in the U.S. was awarded a cool around $3 million bucks after **suing the fast-food company** from whom she’d bought the drink.  So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**?  e.g. ## **work out a quote for an “insurance policy”为一个保单来制定报价(quote):** Many factors go into determining the **premiums ['*priː*mɪəm]保费**for a homeowner's policy. The age of the home, the materials used to build it, where it's located, **the square footage建筑面积** and the number of rooms all **play a role扮演一个角色/有影响.** Homeowners can usually save money on **insurance policies保单** by raising their **deductible**. In general, the higher the **deductible** is, the lower the premiums**['*priː*mɪəm]保费**are.  // A deductible is a sum of money which an insured person, aka policyholder被保人, has to pay toward the cost of an insurance claim保险索赔 that is stated in the insurance policy保单. The insurance company (insurer) pays the rest. (保险业) (保单”insurance policy”中规定保险人”policyholder”对某一数额的损失不负赔偿责任的)扣除条款; 免赔额 |
| [**保险中介/代理** insurance broker ]  e.g. I could also **claim索赔** that there wasn’t sufficient warning on the cup that it contained hot dangerous liquid. Or I could even **claim索赔 that** the coffee was simply too hot. This might sound a little bit silly/stupid, but in 1994, a typical case (举例说明) is after burning herself on a cup of coffee, a woman in the U.S. was awarded a cool around $3 million bucks after **suing the fast-food company** from whom she’d bought the drink.  So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**? |
| **给(产品/人/疾病健康/养老/事业) 投保 [**insure xxx against xxx ]  e.g. I could also **claim索赔** that there wasn’t sufficient warning on the cup that it contained hot dangerous liquid. Or I could even **claim索赔 that** the coffee was simply too hot. This might sound a little bit silly/stupid, but in 1994, a typical case (举例说明) is after burning herself on a cup of coffee, a woman in the U.S. was awarded a cool around $3 million bucks after **suing the fast-food company** from whom she’d bought the drink.  So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**? |
| (建筑或维修; 保险等的)报价单quote: is a statement of how much it will probably cost to build or repair something  [SYN](javascript:;) ESTIMATE  **[work out a quote: 制定一个报价; get a quote: 要一个报价]**  e.g. Always get a **quote** before proceeding with repair work. 找人修理一定要先叫他们报价。  e.g. So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**?  e.g. A) We need to work out the (insurance) quote 制定报价for that house B) The premium of a liability责任 policy depends on factors such as age, location, materials, square footage, and the number of rooms in the house. |

# Lexical\_types of insurance

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| --- | --- |
|  | **Property and Casualty insurance**  Our casualty – or liability – insurance covers the **policyholder投保人's** legal liability for damages and injuries caused to others.   * **商业保险commercial insurance** * **租客保险Tenant insurance** * **业主的房屋保险; 住家险Homeowner insurance** * **汽车保险Automobile insurance**   // A policyholder投保人 is a person who has **an insurance policy(保单/保险合同)** with an insurance company.  e.g. **Testimonials感谢信；表扬信 from Tom** “I bought a **homeowner’s insurance业主的房屋保险**package ten years ago and, when my roof was destroyed by a falling tree in a storm, not only did I.S.I. put my family up in a hotel they **paid out (保险的)理赔**within the month.”  e.g. **Testimonials感谢信；表扬信 from Doris** “I was seriously injured in a car accident three years ago, and lost the use of both my legs. I.S.I. was very helpful throughout my **recuperation [rɪkuːpə'reɪʃ(ə)n]/recovery**, and I couldn’t have made the adaptations to my house – such as ramps and handrails – without their generous **payout(保险的)理赔.”**  **//recoup, recoup sb’s health => N. recouperation[rɪkuːpə'reɪʃ(ə)n]/** |
|  | **Life insurance**寿保  Our life insurance寿保provides compensation to individuals or groups against the economic loss caused by the death of the **policyholder投保人**.  // A policyholder投保人 is a person who has **an insurance policy(保单/保险合同)** with an insurance company.   * **term life insurance: 定期人寿保险** * **permanent life insurance: 终身寿险保险永久人寿保险** |
| https://cns2.ef-cdn.com/Juno/11/70/32/v/117032/Ins1.2.1.1_3.jpg | **Health and Disability insurance**  Our health and disability insurance covers a percentage of the **policyholder投保’s** income if he or she can't work due to illness or accident.  // A policyholder投保人 is a person who has **an insurance policy(保单/保险合同)** with an insurance company. |
|  | **Old Age and Unemployment insurance**  Our unemployment insurance provides income to people experiencing periods without paid work.   * Retirement insurance: 养老保险退休保险 * Pension plan insurance: ? any difference from “retirement insurance”   e.g. **Testimonials感谢信；表扬信 from Kerry** “After retiring, I decided to spend my last years sailing the ocean waves. When my policy with I.S.I. matured I was able to buy the yacht of my dreams. Thank you I.S.I., for making my retirement the best years of my life!” |
| Business insurance | * **财产保险property insurance**: insures the business against damages that are caused to their buildings, structures, equipment, furniture, and so on * **工伤赔偿保险Worker’s compensation**: insures the business against potential accidents or injuries in the workplace * **责任保险（指保险公司负责被保险人policyholder依法对他人承担赔偿责任的保险）Liability insurance**: insures the business against potential damage and legal fees as a result of being sued, e.g. the “**product liability insurance”** |

## Small Business Insurance

Running a small business is extremely risky, and it is important not to neglect business insurance needs. Three types of small business insurance are recommended, including one that is mandatory. While **business property insurance and liability insurance** is important, the company is not legally obligated to have any, whereas employers must provide **worker’s compensation insurance** to cover injuries and illnesses that are job-related.   
  
**1. Small Business Property Insurance**  
  
Property insurance can be categorized by what is insured and by the events leading to a loss. Among the items to consider insuring are buildings and other structures, furniture, equipment and supplies, leased equipment, inventory, money and securities, records of accounts receivable, machinery, computers, as well as intangible property such as goodwill and trademarks.   
  
Named-peril policies will cover certain losses resulting only from those perils that the policy names; all-risk policies offer coverage for all perils except those specifically named in the policy. An all-risk policy is usually sufficient for the average small business, but all businesses, and thus their insurance needs, are different. Deductibles for property insurance can be calculated on a per-claim or on an aggregate basis.   
  
**2. Liability Insurance**  
  
Liability insurance will protect business assets in the event the company is sued. Lawsuits are so common these days that no firm can do without the proper amount of liability insurance. Liability insurance will not only pay the cost of the damages but also the legal fees and other associated costs, which can be substantial. However, liability insurance will not protect against claims arising from nonperformance of a contract, wrongful termination of employees, sexual harassment, or race and gender lawsuits. Usually a surety bond is taken out as performance insurance. Employment practices liability insurance (EPLI) protects the business against employment-related claims, such as sexual harassment.   
  
**3. Workers’ Compensation Insurance**  
  
Workers’ compensation pays for medical expenses from on-the-job accidents and work-related illnesses. The policy may pay medical benefits, disability income benefits, rehabilitation benefits, and death benefits. It may also use a managed care program for employees who are hurt on the job or become ill. Some workers comp policies also provide employer liability insurance, which covers the business if it is sued by the family of an employee who is killed in the workplace.

# Lexical\_Two types of “product liability insurance”[**产品责任险**](javascript:;)

责任保险（指保险公司负责被保险人policyholder依法对他人承担赔偿责任的保险）Liability insurance: insures the business against potential damage and legal fees as a result of being sued, e.g. the “product liability insurance”. Most insurance brokers offer two kinds of “product liability insurance[产品责任险](javascript:;)”: the “occurrence policy” and “claims-made policy”:

|  |  |  |
| --- | --- | --- |
| Two kinds of “**product liability insurance**[**产品责任险**](javascript:;) | Description | Premium保费 |
| “occurrence policy” | An occurrence policy can over claims made months or even years after the incident took place.  The insurance company must pay for **any** claims made for incidents that took place exactly **during the coverage period** that was agreed bilaterally in the contract, even if the claim is reported at a later date.  => so that’s why the premium of “occurrence policy” is more expensive | => so that’s why the premium of “occurrence policy” is more expensive |
| “claim-made policy” | A claim-made policy, on the other hand, provides protection only while the policy is **in force (政府法令、法律、协议等)有效，实施中** and claims are made during that time frame.  Premiums 保费of the “claim-made policies” are generally lower than those of the “occurrence policies” | Premiums 保费of the “claim-made policies” are generally lower than those of the “occurrence policies” |

# Lexical\_Three types of product liability claims**产品责任索赔**

**Product liability claims产品责任索赔** can, and do, put companies out of business. That’s why it’s important that a company’s product **is insured against** any damage or injury that it has the potential to cause.

There are three main types of “**product liability claim产品责任索赔**”:

* Manufacturing and production flaws/defects 制造和生产的错误/缺陷
* Design defects 设计缺陷
* Defective warnings or instructions 有缺陷的警告和指示

Even the most basic of products, like this cup of coffee here, needs to **be covered/insured against** potential lawsuits. (举例说明) For example, if there were no plastic **lid(盖子 V.S. cork: 软木塞)** on this cup, and I spilled the hot coffee and burned myself, I could potentially **sue** either the manufacturer or even the retailer. So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**?

# Lexical\_How to work out a quote制定一个报价?

To work out a quote on a new product, like a new model of car, an insurance broker (e.g. Alice) would use the following criteria:

1. The number of <*cars*> produced.
2. The quality control processes put in place during manufacturing. => might cause the “manufacturing and production flaws”, one type of “production liability claims” **产品责任索赔的一种**
3. The place where the produce was made. => might cause the “manufacturing and production flaws”, one type of “production liability claims” **产品责任索赔**
4. The company’s safety record in relation to its current premium保费. => defective warming or instructions有缺陷的警告和指示 is one type of “production liability claims” **产品责任索赔的一种**

## How to reduce the premium保费？

This premium can be reduced by the company implementing **draconian(very strict)** quality controls and industry best practices.

# Lexical\_Pure risk V.S. speculative risk

**Insurers(insurance company)** distinguish between two types of risk: pure risk and speculative risk.

* **Pure risks** do not **necessarily** result in losses, and they NEVER result in gains. No one, for instance, experiences a gain when they go a full year without an auto accident.
* In contrast, **speculative risk** offers both the potential for gain and the potential for loss, such as investing on the stock market. Although historically, insurance companies have covered only **pure risks**, some are now helping businesses finance large losses incurred on **speculative risks**, such as the international exchange of currency.

|  |  |
| --- | --- |
| “pure risk” 纯粹风险 | **Pure risks** do not **necessarily** result in losses, and they NEVER result in gains. No one, for instance, experiences a gain when they go an even full year without an auto accident. For example(要举例说明), I have been driving the same car for three years now and I’ve never had a car accident. However, my premium['p**riː**mɪəm]保费hasn’t gone down at all. I’m still paying the same. => that’s why “**Pure risks** do not **necessarily** result in losses, and they NEVER result in gains.”  e.g. This paper defines the **pure risk** as a kind of probable loss in **the portfolio investment证券投资**.  本文将证券投资的纯粹风险界定为未来的一类可能损失的不确定性。 |
| “speculative ['spekjʊlətɪv]  risk”  投机风险 | **The speculative risk** offers both the potential for gain and the potential for loss, such as investing on the stock market. Although historically, insurance companies have covered only **pure risks**, some are now helping businesses finance(V) large losses (that were) incurred招致on **speculative risks**, such as the international exchange of currency. For instance(要举例说明), the bank where I work has been investing in some dangerous stocks and state bonds recently. When I advise my boss that it could result in heavy losses, he just laughs and says it doesn’t matter, as they are insured.  e.g. Overly aggressive lending and speculative risk-taking that led to these crises have, in turn, led to political demands for tighter controls over interest rates and banking practices.  由于过度借贷和投机性冒险是这些危机的根源，因而公众舆论要求政府加强对利率和金融活动的监管。  e.g. xxx speculative risk, where there is the chance of gain. 与之相对的是 投机风险 ，这种风险是有可能获利的。 |

# Part 1) Product liability insurance [产品责任险](javascript:;)

**Product liability claims产品责任索赔** can, and do, put companies out of business. That’s why it’s important that a company’s product **is insured against** any damage or injury that it has the potential to cause.

There are three main kinds of “**product liability claim产品责任索赔**”:

* Manufacturing and production flaws/defects 制造和生产的错误/缺陷
* Design defects 设计缺陷
* Defective warnings or instructions 有缺陷的警告和指示

Even the most basic of products, like this cup of coffee here, needs to **be covered/insured against** potential lawsuits. (举例说明) For example, if there were no plastic **lid(盖子 V.S. cork: 软木塞)** on this cup, and I spilled the hot coffee and burned myself, I could potentially **sue** either the manufacturer or even the retailer.

I could also **claim索赔** that there wasn’t sufficient warning on the cup that it contained hot dangerous liquid. Or I could even **claim索赔 that** the coffee was simply too hot. This might sound a little bit silly/stupid, but in 1994, a typical case (举例说明) is after burning herself on a cup of coffee, a woman in the U.S. was awarded a cool around $3 million bucks after **suing the fast-food company** from whom she’d bought the drink.

So, when a company needs to **insure its product against any damages or danger给xxx投保**, what kind of insurance should it buy, and how does the **insurance broker 保险中介/代理**assess the product and **work out the quote制定一个(保险)报价**?

Most insurance brokers offer two kinds of “**product liability insurance**[**产品责任险**](javascript:;)”: the “**occurrence policy**” and “**claims-made policy**”:

|  |  |  |
| --- | --- | --- |
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## How to **work out a quote 制定一个报价?**

To work out a quote on a new product, like a new model of car, an insurance broker (e.g. Alice) would use the following criteria:

1. The number of cars produced.
2. The quality control processes put in place during manufacturing; => might cause the “manufacturing and production flaws”, one type of “production liability claims” **产品责任索赔的一种**
3. The place where the produce was made => might cause the “manufacturing and production flaws”, one type of “production liability claims” **产品责任索赔**
4. The company’s safety record in relation to its current premium => defective warming or instructions有缺陷的警告和指示 is one type of “production liability claims” **产品责任索赔的一种**

## How to reduce the premium保费？

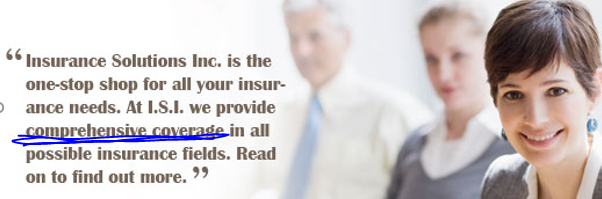
This premium can be reduced by the company implementing **draconian(very strict)** quality controls and industry best practices.

## Conclusion

Conversely, if the product to be insured is not ‘fit for purpose’ in the first right place, a company might not be able to get any insurance at all, and without the proper insurance, they would not be able to release their product onto the market/**hit the shelf(产品上架).**

**In this respect在这一方面 / With these stated综上所述,** **product liability insurance**[**产品责任险**](javascript:;) helps make sure that not just companies but also customers are protected **bilaterally**.

# Part 2) Types of insurance:



## Testimonials感谢信；表扬信

|  |
| --- |
| **Testimonials感谢信；表扬信 from Tom Petty, Minnesota** (13 Days ago)  “I bought a **homeowner’s insurance** package ten years ago and, when my roof was destroyed by a falling tree in a storm, not only did I.S.I. put my family up in a hotel they **paid out (保险的)理赔**within the month.” |
| **Testimonials感谢信；表扬信 from Doris**  “I was seriously injured in a car accident three years ago, and lost the use of both my legs. I.S.I. was very helpful throughout my **recuperation**, and I couldn’t have made the adaptations to my house – such as ramps and handrails – without their generous **payout****(保险的)理赔.”** |
| **Testimonials感谢信；表扬信 from Kerry Pearson, Philadelphia** (5 Months ago)  “After retiring, I decided to spend my last years sailing the ocean waves. When my policy with I.S.I. matured I was able to buy the yacht of my dreams. Thank you I.S.I., for making my retirement the best years of my life!” |
| **Testimonials感谢信；表扬信 from Matthew Clark, Boston** (6 Months ago)  “I have a wife and three kids and it’s great to know that, if something happens to me, they will be covered. I.S.I. is world-renowned for **paying out(保险的)理赔** quickly and with the minimum of **fuss**. 小题大做/大惊小怪 Not that I want first-hand experience anytime soon!” |

## Why you need insurance? -IELTS oral topic

|  |
| --- |
|  |
| Why do we need insurance? Well, in life, losses or damages are sometimes unavoidable. People may become ill and lose income or savings to pay off medical bills. They may die of illness or accidents, leaving their family without financial support (=> “life insurance”). People's homes or other property may suffer damage or theft (=> “property insurance”). People may also cause accidental injury to others or damage to the property of others (=> “liability insurance”责任险).  Insurance is a legal contract that protects people from financial costs resulting from loss of life, health, unemployment or retirement, lawsuits, property damage. In this way, individuals and companies can help to cope with some of the risks they face in everyday life to **recoup the losses(get back)**挽回损失. Today, insurance is widely used in most industrialized countries. For example（要举例说明）, car owners are generally required by law to buy **“automotive insurance”** before driving on public roads. Lenders require anyone who borrows money to finance the purchase of a home or car to **insure that property against** potential damage or risks. Business partners take out “**life insurance**” on each other to make sure the business will not fail if one of the partners dies.  Insurance makes up/constructs a main part of the financial services industry, which also includes banks, securities, and trading companies. However, as a result of industry **deregulation**, the roles, products, and services of these formerly distinct businesses have become **blurred/fuzzy模糊的**. For instance(要举例说明), in the United States by the late 1990s, there were more than 5,500 insurance companies offering a wide range of policies and services. Some large companies sell virtually every type of insurance available in the marketplace, while smaller companies may specialize in a specific geographic region or type of insurance.  // 放宽管制（政府对个别行业的控制减弱abate, abatement或消失，放宽管制一般旨在引入更大的竞争）deregulation (regulation => deregulation )  **Insurers(insurance company)** distinguish between two types of risk: speculative risk and pure risk.   * **Pure risks** do not **necessarily** result in losses, and they NEVER result in gains. No one, for instance, experiences a gain when they go a full year without an auto accident. * In contrast, **speculative risk** offers both the potential for gain and the potential for loss, such as investing on the stock market. Although historically, insurance companies have covered only **pure risks**, some are now helping businesses finance large losses incurred on **speculative risks**, such as the international exchange of currency. |

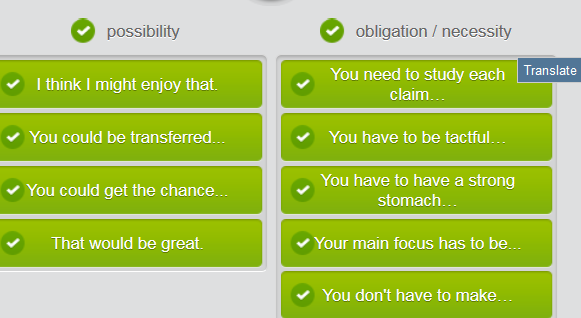
## Insurance broker保险经纪’s obligations and responsibilities



* Collect customers’ (insurance) claims索赔=> reduce the No. of claims. 降低减少索赔的数目
* Study each claim => assess liability评估责任=> output reports about your findings
* Team meeting; weekly-basis meeting with manager
* After being 3-month probation, you’ll be given more responsibilities on “life insurance” field => will grow as a big boy

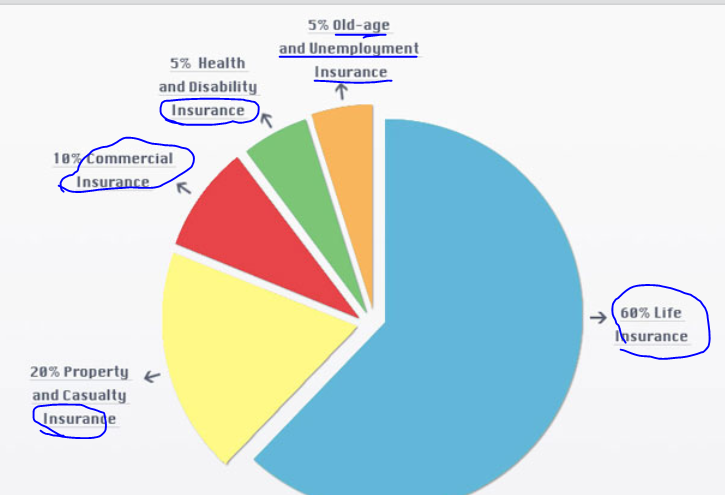
## Expression: possibility V.S. obligation/necessity

Group the phrases according to whether they are used in the dialogue to express possibility (something that could happen in the future) or obligation and/or necessity (something that Kate has to do).



## Introducing your insurance company

You’ve just hired a new personal assistant/**insurance broker** and are introducing your company to her as part of her induction. Look at the induction PPT slide and answer her questions.



# Part 3) Disaster and destroy

Disaster and destructions that would cause damage on your property/life, so you wanna insure your property/life/business against these disasters and destructions.

|  |  |
| --- | --- |
| 烟气损害; 烟尘污染smoke damage | E.g. Ferment and **smoke damage** can be easily detected at this point, whereas they might be mores ubtle when roasted.  发酵过度或是烟尘污染可以在此时发现，这些味道可能在烘焙完成后变得不易察觉。  e.g. Cancer-causing agents ( carcinogens) in tobacco **smoke damage** important genes that control the growth of cells, which often results in **mutations in genes/genetic mutations**基因突变causing them to grow abnormally or to reproduce too rapidly. |
| Earthquake;  floods/deluges; windstorm | Their house was destroyed in the flood.  The walls were suffering from water damage. |
| **电涌(冒电火花) electrical surge** | **[电涌(冒电火花) : electrical surge; 电涌保护器: electrical surge protector ]**  e.g. An **electrical surge电涌(冒电火花)**  caused the fire.  e.g. It can be made on request, including adding **electric surge protector, ammeter ['æmɪtə] 电流表, and voltmeter['vəʊltmiːtə; 'vɒlt-] 电压表** and so on; Also can configure with **padlock**挂锁 metal handles/**latches门阀** outside.  e.g. This paper analyzes the effects of the electric surge电涌 on the medical devices and presents methods of protecting the power supply of the medical devices from the electric surge.  本文就电涌对医疗设备的影响提出了对医疗设备的电源防护方法。 |
| 核事故nuclear accident  e.g. 福岛nuclear proliferation 核扩散 |  |
| Falling objects | A falling tree destroyed their roof during the storm. |
| Human accident, like theft | You must **insure your home against** theft. |
|  |  |

## Homeowner’s & Renter’s insurance in U.S.

In the United States, there are seven basic types of home insurance. However, most homes are covered by the two main types of “insurance policy”保单, called Homeowner's 2 (HO-2) and Homeowner's 3 (HO-3), where ‘HO’ is an acronym for homeowner.

* HO-2 (“homeowner’s insurance“) covers the residence and personal property against 17 different types of **peril(great risk/danger),** including fire, **smoke damage**, theft, windstorm, falling objects like loosen bricks, **electrical surges电涌(冒电火花)**  and water damage caused by **home appliances**.
* HO-3 (“homeowner’s insurance”) covers all of the **perils(great risk/danger)** in HO-2 and adds all other **perils(great risks/dangers)** not stated in the HO2 policy(‘insurance policy’保单), **excluding不包括** the following natural disasters, like flood, earthquake, the war and nuclear accident.

The home owner must first determine how much it would cost to replace the house, such as **refinish the flooring 翻新地板板材,reinstall the plumbing重装水管道,enhance the wiring**, and many of the items inside. Most homeowner **(insurance) policies保单** contain “replacement cost coverage修复成本险的覆盖/包含 on the home” and actual “cash value coverage现金价值(保)险的覆盖/包含 on personal property”. Many **(insurance) policies保单**also have automatic annual adjustments for inflation. This increases the amount of coverage on the home to keep pace with rising building costs.  
  
**Liability coverage责任险的覆盖/包含** is an important part of any home “insurance policy”保单. It covers **financial liability** in case that someone (unrelated to the insured) suffers a serious injury on the property. The general level of liability protection in the United States is $100,000, but many people have coverage of $300,000 or even more. Most **(insurance) policies保单**set limits for items like jewelry, collectibles, and computers. **If you own expensive items, you can pay extra premiums ['*priː*mɪəm]保费 to have those items fully insured under what is called a floater[金融]流动证券.**  
  
## **work out a quote for an “insurance policy”为一个保单来制定报价(quote)**

Many factors go into determining the **premiums ['*priː*mɪəm]保费**for a homeowner's policy. The age of the home, the materials used to build it, where it's located, **the square footage建筑面积** and the number of rooms all **play a role扮演一个角色/有影响.** Homeowners can usually save money on **insurance policies保单** by raising their **deductible**. In general, the higher the **deductible** is, the lower the premiums is.

//[N-COUNT](javascript:;)A **deductible** is a sum of money which an insured person (aka policyholder被保人), has to pay toward the cost of an insurance claim保险索赔 that is stated in the insurance policy保单. The insurance company (aka the insurer) pays the rest. (保险业) (保单”insurance policy”中规定保险人”policyholder”对某一数额的损失不负赔偿责任的)扣除条款; 免赔额

## Comparing, contrasting and recommending

Paul, an insurance broker, is taking a look at his friend Sharon’s new house.

* Compare: **For details about “compare and contrast”, see “Venn diagram”**

HO-3 is **far** superior to HO-2 and suits your needs more

HO-3 provides **far** wider coverage than HO-2.

HO-2 is cheaper than HO-3.

* Recommending:

**If I were you, I'd** double-check with the realtor. //subjunctive mood 虚拟

**I'd strongly advise you to** get a homeowner's policy. //I’d = I would

**I seriously recommend getting** an HO-3 policy.

## 4th row

Recommending **a home insurance policy保单**. You, an **insurance broker保险经纪**, work in a busy insurance firm selling **homeowner’s policies**. A lot of your work is done over the phone. You're **fielding a phone call** by talking to a potential new customer.

# Part4) Perils in the exterior and interior of a house

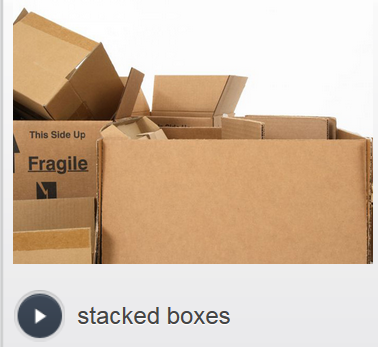
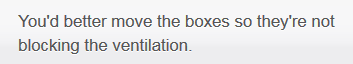
The following are risks (that are) potentially existing in the exterior and interior of a house, which you need to **insure your house/property against**.

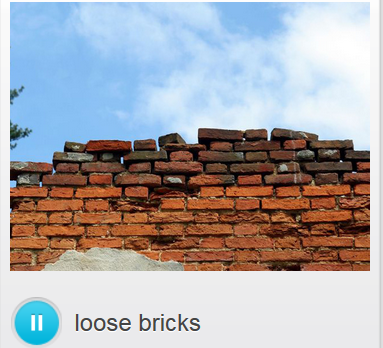
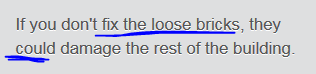
## Perils (great risks/danger) in the exterior of a house

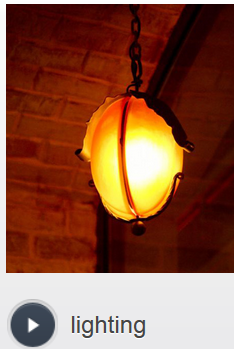
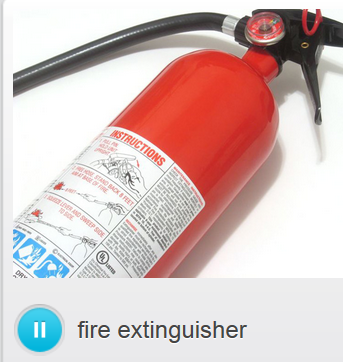
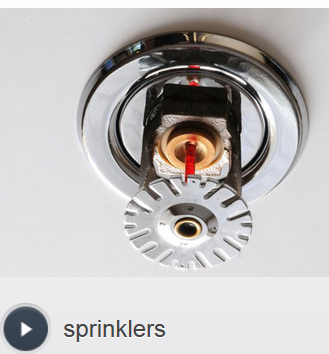
|  |
| --- |
| loose bricks |
| blocked drainpipes |
| untidy yard |
| leaky roof |
| cluttered sidewall  slippery lawn |

## Perils (great risks/danger) in the interior of a house

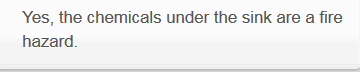
|  |
| --- |
| poor lighting |
| no air conditioning |
| **stacked boxes堆起来的纸箱** |
| old fire extinguishers |
| Chemicals  Blocked **sprinklers**  Bad/poor/weak ventilation (**stuffy憋闷的** in rooms; not **airy不通风的**) |

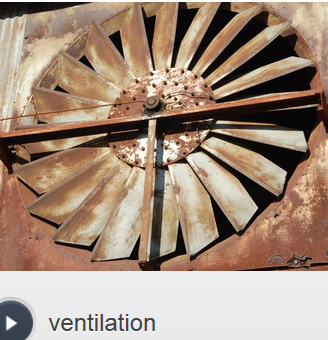
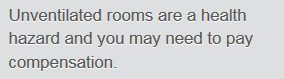
:  

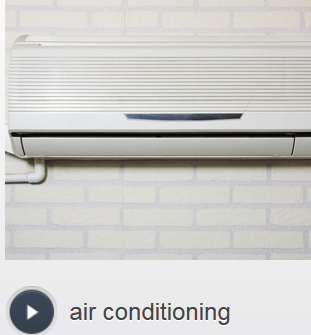
 

|  |
| --- |
| ['sprɪŋklɚ] A sprinkler is a device used to spray water. Sprinklers are used to water plants or grass, or to put out fires in buildings. (浇花草的)喷洒器; 喷水灭火装置 V.S. fire extinguisher  n. 洒水车；洒水器  [词条图片](javascript:;)   1. a piece of equipment used for scattering water on grass or soil 〔浇草地等的〕洒水器 2. a piece of equipment on a ceiling that scatters water if there is a fire 〔天花板上的〕自动喷水灭火装置 |
| [ drainpipe ] drainpipe V.S. sewage ['suːɪdʒ]  drainpipe  VS. [词条图片](javascript:;) [词条图片](javascript:;) sewer  ['dreɪnpaɪp]  drainpipe   1. drain + pipe = drainpipe: is a pipe attached to the side of a building, through which rainwater flows from the roof into a drain.〔排除屋顶雨水的〕排水管，雨水管(安装在建筑的旁边) 2. A drainpipe is a pipe attached to the side of a building, through which the waste water flows away from buildings 〔把废水排出建筑物的〕排水管，污水管   e.g. He evaded police by climbing through a window and shinning down a drainpipe.  他翻窗从排水管爬下  V.S.  sewer ['suːə; 'sjuːə]   * sewer: is a pipe or passage under the ground that carries away waste material and used water from houses, factories etc下水道/阴沟(地下的) * 裁缝师 sewer=tailor; 缝纫机; 订书机: stitcher   vt. 为…铺设污水管道；用下水道排除…的污水  vi. 清洗污水管   * ['suːɪdʒ] sewage (下水道排出的) 污水，污物; /ˈsuːɪdʒ/  sewage: is the mixture of waste from the human body such as feces and dirty water, that is carried away from houses or factories by **sewer**下水道 under the ground (下水道里面的）污水，污物 [ treatment of raw sewage 原始污物的处理; [sewage treatment](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20treatment&lang=en)废水污水处理; [sewage disposal](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20disposal&lang=en)污水处理; [sewage treatment plant](file:///C:\Users\IBM_ADMIN\AppData\Local\Youdao\Dict\Application\7.5.2.0\resultui\dict\result.html?keyword=sewage%20treatment%20plant&lang=en)污水处理厂 ] |

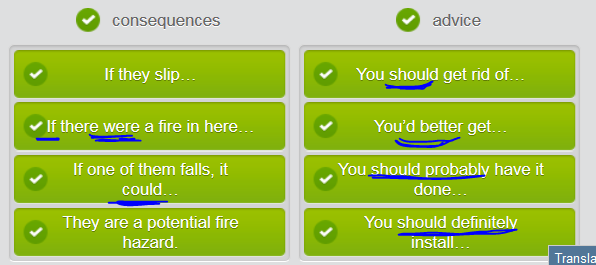
 , heater 

## 2nd row) Business’s property and liability risks责任风险

Listen to the insurance risk assessor advise a friend on her small business’s property and liability risks.



## Identifying risks and explaining consequences



You ought to do sth你大概应该做xxxx

## Assessing risk

Your friend is about to open a secondhand clothes shop. He doesn’t have much capital, and is renting a very old building. He has got a few quotes for property and liability insurance, but they have been very high. He asks you to do a risk assessment of the premises. Have a look at your checklist, then write him an email advising him of the changes he has to make.

Property and Liability Insurance Assessment for Dave’s Old Clothes Emporium

Exterior

|  |  |
| --- | --- |
| loose bricks | √ |
| blocked drainpipes | √ |
| untidy yard |  |
| leaky roof |  |
| cluttered sidewal |  |

Interior

|  |
| --- |
| poor lighting |
| no air conditioning | √ |
| stacked boxes | √ |
| old fire extinguishers | √ |
| loose chemicals |  |

