

考试总分：500 分 考试时间：75 分钟

第一题：1.阅读理解

第1题：（12.6 分）

USAA CASUALTY INSURANCE COMPANY
9800 Fredericksburg Road, San Antonio, Texas 78288
HOMEOWNERS POLICY DECLARATIONS
Insured: Jay Carneo Policy Number: IA54987
POLICY PERIOD From: 07/16/09 To: 07/16/10
(12 : 01 a.m. Standard time at location of the residence premises)
COVERAGES AND LIMITS OF LIABILITY
SECTION I A. Dwelling \$182,000
C. Personal Property \$136,500
D. Loss of Use (UP TO 12 MONTHS) \$ 36,400
SECTION II E. Personal Liability-Each Occurrence \$300,000
F. Medical Payments to Others-Each Person \$ 1,000
Your premium has already been reduced by the following.-
FIRE/BURGLARY CREDIT \$ 18.84 CR
BASIC PREMIUM \$932.98
OTHER COVERAGES AND ENDORSEMENTS
Form. and Endorsements are printed on the following page. \$ 211.94
DEDUCTIBLES (SECTION I ONLY)
We cover only that part of the loss over the deductible stated.
WIND AND HAIL \$ 500
ALL OTHER PERILS \$ 500
TOTAL POLICY PREMIUM \$ 1,144.92
FIRST MORTGAGEE:
BANK OF AMERICA, 133 LOAN NR: 07090952
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 1675
CORAOPOLIS, PA 15108
In Witness Whereof, this policy is signed on 07/09/09
Bradford W. Rich, Secretary Henry Viccello Jr., President
REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS. HD - D1 (04 - 93)
SECOND MORTGAGEE:
BANK OF AMERICA, 133
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 1675
CORAOPOLIS, PA 15108 LOAN NR: 09070943
ADDITIONAL INSURED: KATHRYN A FISHER LEGAL DESCRIPTION: LOT SUBDIVISION: CALVERT MANOR

SPECIFICALLY LISTED BELOW ARE THE DECLARATIONS AND PREMIUMS FOR ENDORSEMENTS MADE A PART OF THIS

POLICY AT THE TIME OF ISSUE. THE ENDORSEMENTS ARE ATTACHED STATING TERMS AND CONDITIONS.

QR3CIC (04 - 93) QUICK REFERENCE - SPECIAL FORM

HO - 3R (04 - 93) HOMEOWNERS SPECIAL FORM

HO - MD (06 - 99) MARYLAND SPECIAL PROVISIONS

HO-17 (07-00) ADJUSTED BUILDING COST

HO-41 (10-96) ADDITIONAL INSURED

HO - 216 (04 - 93) FIRE/BURGLARY PROTECTION CREDIT

HO -125 (04 - 93) HOME PROTECTOR \$ 94.18

HO - 208MD (07 - 00) WATER BACKUP OR SUMP PUMP OVERFLOW \$ 25.00

HO - 513 (04 - 93) PERSONAL COMPUTER COVERAGE \$ 8.00

HO - 728 (06 - 97) REPLACEMENT COST COVERAGE \$ 84.76

What is the main function of this article?

- A. Listing all the endorsements of the policy
- B. Recording the information of the mortgagees
- C. Advertising the policies of an insurance corporation
- D. Making an agreement on insurance policy with a homeowner

【正确答案】： D

【答案分析】：

解析：(A)、(B)是表单内的部分内容，不可概括全单，(C)文中并无提及。

第2题： （12.6 分）

What is the total premium of " other coverages and endorsements"?

- A. \$932.98
- B. \$1,000
- C. \$211.94
- D. \$1,144.92

【正确答案】： C

【答案分析】：

解析：本题问“其他覆盖范围和条款所涉及的保险金额是多少？”，表单中第三部分(横线相隔为一部分)直接出现答案，可知正确项是(C)。

第3题： （12.6 分）

When will this policy be expired according to the passage?

- ...this policy is expired according to the passage?
- A. July 16th, 2009
 - B. July 16th, 2010
 - C. July 9th, 2009
 - D. 12: 01 a.m.

【正确答案】：B

【答案分析】：

解析：(A)是生效日期，(C)是签署日期，均属于干扰项。

第4题：（12.6 分）

Which is NOT included in the coverages and liability limits of this insurance policy?

- A. Medical payments to all others in that region
- B. Private property
- C. Dwelling
- D. All other perils such as wind and hail

【正确答案】：A

【答案分析】：

解析：本题提问“下列哪一项不在保单的覆盖与责任范围内？”(A)“对该地区所有人的医药报销”错在in that region，保单不可能包含某地区的所有人，可知正确项是(A)。

第5题：（12.6 分）



Sheraton Gateway Hotel, Atlanta Airport, 1900 Sullivan Rd, Atlanta, GA 30337

Tel: 770-997-1100 Fax: 770-991-5906

ROOM 333 G Gerry Adam RATE 99.00

U Henry County No. PERS

E FOLIO 1402652 A

S GA PAGE1

T United States ARRIVE 03 - NOV - 09

DEPART 06-NOV-09 NEC PAYMENT

DATE REFERENCE DESCRIPTION CHARGES + CREDITS

3-NOV-09 RT333 Room Charge 99.00

3-NOV-09 RT333 Room Tax Sales 5.94

3-NOV-09 RT333 Room Tax Occupancy 5.94

3-NOV-09 1919 1900 Bar&Grill 10.43

4-NOV-09 RT333 Room Charge 99.00

4-NOV-09 RT333 Room Tax Sales 5.94

4-NOV-09 RT333 Room Tax Occupancy 5.94

5-NOV-09 RT333 Room Charge 99.00

5 - NOV - 09 RT333 Room Tax Sales 5.94 5-NOV-09 RT333 Room Tax Occupancy 5.94 5-NOV-09 1031
1900 Bar&Grill 14.63 5-NOV-09 2476 1900 Bar 92.30

6 - NOV - 09 120602 ADJ Room Tax Sales 17.82 -6-NOV-09 120602 ADJ Room Tax Occupancy 17.82-6-
NOV-09 VM Visa/Mastercard 414.36-

For Authorization Purposes Only

XXXXXXXXXXXXXXXXX9628 CRAIG, SUSAN

Auth Date Code Authorized

3-NOV-09 003329 415.80

3-NOV-09 004574 150.00

4-NOV-09 005502 0.00

Total Due

How long did the guests stay in the Sheraton Gateway Hotel?

- A. More than four days and nights
- B. About three days and nights
- C. Less than three days and nights
- D. Almost five days and nights

【正确答案】： B

【答案分析】：

解析：这是一张入住酒店的账单，账单抬头下的第6、7行写道：“ARRIVE(入住)03-NOV-09，DEPART(离开)06-NOV-09”，因此从3号到6号一共住了三天，可知正确项是(B)。

第6题：（12.6 分）

How much did Gerry Adam and Henry County spend on bar and grill totally?

- A. \$25.06
- B. \$14.63
- C. \$92.3
- D. \$117.36

【正确答案】： D

【答案分析】：

解析：账单类的阅读题目除了花销的类别、时间等，支付方式、付款人/收款人的名字、地址电话等也有可能成为考点。

第7题：（12.6 分）

ACCOUNT NUMBER: 3752 A DATE: 5/8/2000

ACCOUNT NUMBER: 370278 DATE: 3/8/2009

BUYER'S NAME: BRAD, FISHER

DATE PURCHASED: 4/15/2009

ADDRESS: 2515 SECOND AVE

CITY: PALM BAY STATE: FL ZIP: 32905

WORK PHONE: (321) 722-0795

HOME PHONE: (321) 956 - 2418

DRIVER LIC #: f - 260 - 065 - 3567 -1 DOB: 4/29/1969 SSN #: 212-99-3785

VEHICLE ID#: 1GDU789EOLKS64409 YEAR: 2003

MAKE: Dodge MODEL: Shadow

BODY STYLE: 4 Door COLOR: Aqua

PAYMENTS ARE DUE: 1

(1 = WEEKLY, 2 = BI - WEEKLY, 3 = MONTHLY, 4 = SEMI MONTHLY)

TOTAL PURCHASE PRICE: \$6,122.21 TOTAL DOWN PAYMENT: \$ 1,500.00 INITIAL BALANCE: \$4,622.21

TOTAL PAID ON PURCHASE: \$0.00

EACH PAYMENT-. \$128.40 LAST PAYMENT DATE: 5/8/2009

NEXT PAYMENT DUE: 5/15/2009

TOTAL PAID ON MISC. CHARGES: \$0.00

DECLINING BALANCE: \$4,622.21

What is the birth date of Brad Fisher?

- A. April 29th, 1969
- B. April 15th, 1969
- C. May 8th, 1969
- D. May 15th, 2009

【正确答案】： A

【答案分析】：

解析：此题考了常用缩写DOB，但即使不知道DOB是什么，也可以从选项入手，找寻选项中多次出现的1969，从而联想得出DOB的意思。

第8题：（12.6 分）

What is the buyer's due payment?

- A. Semi-monthly
- B. Monthly
- C. Bi-weekly
- D. Weekly

【正确答案】： D

【答案分析】：

解析：详单第三部分“PAYMENTS ARE DUE: 1”下一行括号解释“1=WEEKLY”，可知车主的定期付款期为每周一次，所以正确项为(D)。

第9题：（12.6分）

Contract No.: CB2009-0054

Date: July 15th, 2009

Sign at: Hongkong

The Buyers: J.B. Lawson & Company Inc.

854 California Street, San Francisco, California, U.S.A. CA94194

The Sellers: Far East Light Industrial Products Imp. & Exp. Corp.

82 Dung Street, Hongkong, P.R.C. 665532

This contract is made by and between the Buyers and the Sellers; whereby the Buyers agree to buy and the Sellers agree to sell the under-mentioned goods subject to the terms and conditions as stipulated below:

Commodity Descriptions: Canvas Folding Chairs with Wooden Frame

(light-cream wood, dark-green canvas)

Quantity: 500,000 pieces

Unit price: \$ 35/piece

Total Value: \$ 17,500,000 (Seventeen Million and Five Hundred Thousand US Dollars only)

Packing: In strong cartons

Country of Origin: P. R. C

Payment: By 100% Confirmed, Irrevocable, Transferable and Divisible Letter of Credit to be available by sight draft and to remain valid for negotiation in P. R. C until the 15th day after the aforesaid time of shipment.

Insurance: To be covered by the buyer.

Time of Shipment: August, 2009 Port of Lading: Shenzhen, P.R.C

Port of Destination: San Francisco, U.S.

The Buyers: Lily Brown

The Sellers: Huang Jun

Claims:

Within 45 days after the arrival of the goods at the destination, should the quality, specifications or quantity be found not in conformity with the stipulations of the contract except those claims for which the insurance company or the owners of the vessel are liable. The Buyers shall have the right on the strength of the inspection certificate issued by the C. C. I. C and the relative documents to claim for compensation to the Sellers.

Force Majeure:

The sellers shall not be held responsible for the delay in shipment or non-delivery of the goods due to Force Majeure, which might occur during the process of manufacturing or in the course of loading or transit.

Arbitration:

All disputes in connection with the execution of this Contract shall be settled friendly through negotiation. In case no settlement can be reached, the case then may be submitted for arbitration to the Arbitration Commission of the China Council for the Promotion of International Trade.

What does this contract mainly deal with?

A. The purchase of specific products from China

- B. The bargain result of the commodity price
- C. The shipping method of the goods
- D. The description of the commodity

【正确答案】：A

【答案分析】：

解析：(D)“产品描述”是包含在合同内的，但不能概括全文；其他两项与原文无关。

第10题：（12.6分）

What is the total price of the products?

- A. \$500,000
- B. \$35
- C. More than seventeen million dollars
- D. Approximately seventeen million dollars

【正确答案】：C

【答案分析】：

解析：(B)是单价，不是总价，做题要看清题目问的是什么。

第11题：（12.6分）

Which statement is true according to the passage?

- A. The insurance is going to be covered by the seller.
- B. The goods is required to be shipped in August.
- C. All the commodities will be packed in strong plastic box.
- D. The goods will be shipped from Port of Hongkong to San Francisco directly.

【正确答案】：B

【答案分析】：

解析：合同中写道“Time of Shipment: August, 2009”，可知正确项是(B)。

第12题：（12.6分）

What can be inferred from the passage?

- A. The sellers will hold no responsibility for the delay in shipment of the goods.
- B. All of the chairs in the contract are required to be made of only light-cream wood.
- C. The owners of the vessel are liable for the quality and quantity of the goods.
- D. If unsettled dispute appears, it will be submitted to the Arbitration Commission of the China Council.

【正确答案】：D

【答案分析】：

解析：由合同中Arbitration条款的最后一行可知正确项是(D)。

第13题：（12.6分）

WEST END LANE BOOKS

invites you to its

Annual Christmas discount day

ON THURSDAY 27th NOVEMBER

15% OFF

ALL STOCK ITEMS

ALL DAY!

Free mulled wine and mince pies from 17 : 00 Come along and celebrate with us !

277 WEST END LANE, WEST HAMPSTEAD, LONDON NW6 IQS T: 020 7431 3770 | E: info@welbooks.co.uk

W: westendlanebooks.co.uk

What is the main function of this article?

- A. To invite the customers to a free banquet on Thursday
- B. To convey the best regards of West Lane Books to its customers
- C. To celebrate the anniversary of West Lane Books
- D. To advertise for a book promotion in London

【正确答案】：D

【答案分析】：

解析：这则广告主旨在于推销商品。我们从“WEST END LANE BOOKS”，“DISCOUNT”和“STOCK”等信息可以推断出这是伦敦西区书店在进行清仓处理的打折活动，由此可知正确项是(D)。

第14题：（12.6分）

If the original price of a best-seller is £80.00, how much will one be charged if he buys it at 0 a. m. on 27th, November?

- A. £68.00
- B. £80.00
- C. £12.00
- D. £65.00

【正确答案】：A

【答案分析】：

解析：广告一般无固定格式，一般用简明的文字写明产品的名称、销售地点、时间、活动内容、联系方式等方

解析：广告一般无固定格式，一般用简明的文字写明产品的名称、销售地点、时间、活动内容、联系方式等方面，一般多见于对主旨和细节的考查，广告的出处、对象偶尔也会涉及。

天天向上求职工作室出品，唯一淘宝旺旺客服：galerjim
天天向上求职工作室出品，唯一淘宝旺旺客服：galerjim
天天向上求职工作室出品，唯一淘宝旺旺客服：galerjim