

Insurance English: How Good Is Your Insurance?

If you drive a car, you probably have insurance. You might not know it, but I think you do. Insurance isn't a strange disease or illness, it's a kind of safety net.

If you have an accident in your car, do you have to pay for the damage in cash? Probably not. There is a company that pays for any damage I might cause with my car. . . and I pay the company money every month. It's an insurance company. Or, I have insurance on my car.

That's an example of car insurance. There is insurance for everything. Your car, your motorcycle, your apartment, your house, you can have insurance for all of them. And that's not all. There's insurance for your health—this is the insurance that pays the doctors if you're sick—and there is insurance for your teeth.

When I have insurance for something, I say it's 'insured.' My car, for example, is insured. The contents of my apartment—the things I have in my apartment—are insured, too. And, of course, my health is insured. At the moment, my teeth aren't insured. That means that, if I have problems with my teeth, I'll have to pay the dentist myself. My eyes aren't insured, either: I have to pay the optometrist—the glasses-making eye doctor—myself.

Do you think I should have insurance for my teeth and my eyes?

What do you have insurance for? How much insurance do you think a person needs? Do you think it's possible to have too much insurance?