

B Exercise 2 (Track 8)

- Switchboard operator:* Safe Hands Insurance, how may I help you?
Ute Huber: Oh hello, my name is Ute Huber. I've just moved to a house in Nottingham and I need to arrange household contents insurance, I've got a couple of questions.
- Switchboard operator:* Just a moment and I'll connect you to one of the customer service advisers.
Patrick Exelby: Patrick Exelby speaking. Can I help?
Ute Huber: Yes, my name is Ute Huber. I've just moved to Nottingham and I want to arrange contents insurance. I don't want to do it on the internet in case I make a mistake, so I did a google search and found your company.
- Patrick Exelby:* I'm very glad you did! Right, so it's just contents insurance you're interested in, not building and contents?
Ute Huber: I'm going to need building, but I was going to start off by organizing contents.
Patrick Exelby: Well, let me just mention at this point that we do offer a discount to customers who take out building and contents with us. But you can make up your mind about that later. OK, first question, do you know the value of your household contents?
Ute Huber: Sort of ... I've got a very rough idea ... well, actually, no, not really.
Patrick Exelby: That's not really surprising, most people don't; in fact they have no idea. But I'm afraid you have a rather tedious job in front of you.
Ute Huber: Oh no, what's that then?
Patrick Exelby: You'll have to go through your house, assessing the value of your contents.
Ute Huber: I see what you mean by tedious! Do you have any suggestions as to the best way?
Patrick Exelby: Well, personally, I recommend making an inventory broken down by room. So for example you write "kitchen" on a piece of paper and then itemize what's in there. What electrical items have you got in your kitchen?
Ute Huber: Erm, oven, fridge freezer, microwave, various appliances like mixer, juicer.
Patrick Exelby: Dishwasher? Electric kettle?
Ute Huber: Oh yes, those too.
Patrick Exelby: Well, you write down the items, along with their replacement value. Oven 400, fridge freezer 300, microwave 60 – these are just examples of course – dishwasher 250, kitchen appliances 150 and so on. If an item is quite new and you have the receipt, you can use that value, otherwise you'll have to check in the shops what the current value would be. Then you just do the same with every room.
Ute Huber: It sounds a very long and boring job!
Patrick Exelby: I'm afraid it is, but look at it this way, when you've done it once, you'll only need to update it or add to it for the future.
Ute Huber: That's true; that's a positive way of looking at it.
Patrick Exelby: Oh and don't forget the attic, or cellar, if you have either. Or your CD collection. Or the contents of cupboards and boxes – you'd be surprised how many people forget about those. Do you have a garden or a garage?

- Ute Huber:* Yes, both.
- Patrick Exelby:* Well, don't forget items in them as well! And while you're at it, take photos of any valuables you have – that will be really helpful if any of them get stolen or damaged in a fire.
- Ute Huber:* Anything else?
- Patrick Exelby:* When you've finished, add up the total value of your contents. This will be the minimum insurance sum for which you'll need coverage. Then call me back and we'll see if there's anything on your list that we'll need to list separately on the policy. For example a trampoline in the garden. Then I can give you a quote and we can talk about building insurance too and see if we can make you a good offer.
- Ute Huber:* OK. I have no idea how long this is going to take me!
- Patrick Exelby:* Well, don't leave it too long. Remember, you're uninsured in the meantime!
- Ute Huber:* You're right there. Well, you've been very helpful. I appreciate it. Thank you very much.
- Patrick Exelby:* You're welcome, I'm just doing my job. Oh, before you hang up can I just take your name and a contact number?
- Ute Huber:* Of course, it's Ute Huber, and my number is 01150 6348 9035. That's the landline. My mobile number is 07984 231 34213.
- Patrick Exelby:* I'll read that back – 01150 6348 9035 and 07984 231 34213.
- Ute Huber:* That's right. Shall I give you my email address?
- Patrick Exelby:* Yes, please, that might be useful.
- Ute Huber:* It's q – u – i – r – k 43 @ g – m – x dot d – e
- Patrick Exelby:* Let me read that back. q – u – i – r – k 43 @ g – m – x dot d – e
- Ute Huber:* That's right. Well, I'd better start counting.
- Patrick Exelby:* Good luck! And if you've got any other questions, Ms Huber, just give me a call. Oh, have you got my direct line?
- Ute Huber:* Oh, no, I was transferred by the switchboard.
- Patrick Exelby:* It's 01150 66 43 22 11. And my name is Patrick Exelby. E – x – e – l – b – y.
- Ute Huber:* Thanks Mr. Exelby. Goodbye then.
- Patrick Exelby:* Goodbye.