

IELTS Listening Lesson 29

Setting statement:

A traveler is calling a travel insurance company to inquire about different policy options.

Questions 1–8

Complete the sentences below.

Write NO MORE THAN TWO WORDS AND/OR A NUMBER for each answer.

1. The customer will be traveling to New Zealand for _____.
 2. A couple's policy is usually more _____ than buying two individual ones.
 3. The Basic Plan includes medical coverage and up to £500 for _____.
 4. The Comprehensive Plan covers cancellation expenses up to _____.
 5. The representative says the customer must complete a medical _____ form.
 6. Asthma is covered if it is well-controlled and without recent _____.
 7. COVID-19 coverage includes cancellation and _____ costs.
 8. All policy documents are sent by _____ after purchase.
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Questions 9–10

Choose the correct letter, A, B, or C.

9. What does the representative say about the customer's knee condition?
- A. It is likely to make insurance coverage impossible
 - B. It may result in an exclusion or small fee
 - C. It will definitely require a medical certificate
10. What does the customer decide about receiving documents?
- A. He wants them mailed to his home
 - B. He will pick them up in person
 - C. He prefers to get them by email
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Script

Representative: Good morning. You've reached Global Travel Insurance. How can I assist you today?

Customer: Hi there. I'm planning an overseas trip and I want to get some travel insurance. I'd like to understand what your policies cover and what my options are.

Representative: Of course. I'd be happy to help. First, may I ask when and where you'll be traveling?

Customer: Sure. I'm going to New Zealand for three weeks in early August.

Representative: Great. And will this be for leisure, business, or something else?

Customer: Mostly leisure. I'm visiting some friends and doing a bit of sightseeing.

Representative: Got it. And are you traveling alone or with others?

Customer: I'm traveling with my partner, so I'd like to know about individual versus couple plans too.

Representative: Perfect. We offer both individual and joint policies. A couple's policy usually comes out cheaper than two separate individual plans. Let's go through your options. We have three main tiers: Basic, Standard, and Comprehensive.

Customer: Okay, can you explain what each one covers?

Representative: Certainly. The *Basic Plan* covers emergency medical treatment abroad, repatriation if needed, and limited baggage cover—about £500. It doesn't include cancellation protection or personal liability.

Customer: Hmm. I think I'd want something a bit more extensive than that.

Representative: In that case, the *Standard Plan* might suit you better. It includes everything in the Basic, but increases baggage cover to £1,500 and adds cancellation coverage up to £2,000, plus some limited cover for delays.

Customer: What about the Comprehensive Plan?

Representative: That's our most popular. It includes all the benefits of the Standard, but with higher limits—£5,000 for cancellation, £3,000 for baggage, plus missed departure and legal assistance. It also includes cover for pre-existing medical conditions, subject to approval.

Customer: That sounds more like what I'd need. Can I ask how much that plan costs?

Representative: For a three-week trip to New Zealand, a Comprehensive individual policy is £75, or £135 for a couple. But that could vary slightly depending on your age and medical history.

Customer: Okay, that's reasonable. I do have a couple of medical conditions. How does that affect the policy?

Representative: Good question. We do require medical screening for certain conditions. It's nothing too invasive—just a short questionnaire. May I ask what conditions you have?

Customer: Sure. I have mild asthma and I had a knee operation three years ago, but it's fully healed now.

Representative: Thanks for letting me know. Asthma is usually covered if it's well-controlled and you haven't had recent hospital visits. As for the

knee surgery, if you haven't had any further issues, that should be fine too. We'll just need you to complete the online medical declaration when you apply.

Customer: That's not a problem. Is there a chance I'd be declined coverage?

Representative: It's rare, especially with common conditions like yours. At most, there might be a small surcharge or an exclusion on anything related to the knee, but you'd be notified before payment.

Customer: That's reassuring. And what about COVID-19? Is that covered?

Representative: Yes, under the Comprehensive plan, you're covered if you contract COVID before or during your trip. That includes cancellation, quarantine costs, and medical care overseas. Just make sure you follow local government travel advice.

Customer: That's good to hear. And if we go ahead, how do we purchase the policy?

Representative: You can do it all online through our website or over the phone with me. You'll need to provide basic details—names, birthdates, travel dates, and destination. Then you'll fill out the medical form and make the payment.

Customer: I'll probably do it online later today. One last thing—what's the cancellation policy for the insurance itself?

Representative: You're entitled to a 14-day cooling-off period from the purchase date. If you cancel during that time and haven't started your trip or made any claims, you'll get a full refund.

Customer: Perfect. Oh—and do you send out physical documents, or is it all digital?

Representative: All policy documents are sent by email immediately after purchase. You can also download them from your account. If you'd prefer hard copies, we can mail them at no extra cost.

Customer: I think email is fine. And do I need to carry proof while I travel?

Representative: It's recommended. Either a printout or a copy saved on your phone. It has your policy number and our emergency contact line.

Customer: Got it. You've been really helpful—thank you.

Representative: My pleasure. If you have any other questions or decide to purchase over the phone, feel free to call back. Our lines are open until 6 p.m. today.

Customer: Great, thanks again. Have a good day.

Representative: You too. Safe travels!

Answer Key

1. three weeks
2. affordable
3. baggage
4. £5,000
5. declaration
6. hospital visits
7. quarantine
8. email
9. B

10. C