

insurance[ɪnˈʃʊərəns] *n*

1. страхование

insurance against all risks - страхование от всех рисков

insurance against fire - страхование от пожара

disability insurance - страхование по нетрудоспособности

life insurance - страхование жизни

social insurance - социальное страхование

third-party insurance - страхование ответственности перед третьими лицами

to effect insurance - застраховать, заключить договор страхования

2. 1) страховая премия; страховой взнос

2) сумма страхования

3) страховой полис; договор страхования

3. средство защиты; гарантия

insurance of immortality - залог бессмертия

another lock as an additional insurance against thieves - ещё один замок как дополнительная гарантия от ограбления

to provide insurance against attack - обеспечивать защиту от нападения

4. *pl эк.* акции, выпущенные страховыми обществами**insurance**

Oxford Advanced Learners Dictionary 8th Ed.

in-sur-ance [insurance insurances] *BrE* [ɪnˈʃʊərəns] ^ɹ *BrE* [ɪnˈʃɔːrəns] ^ɹ*NAmE* [ɪnˈʃʊərəns] ^ɹ **noun**

1. uncountable, countable an arrangement with a company in which you pay them regular amounts of money and they agree to pay the costs, for example, if you die or are ill/sick, or if you lose or damage sth

- **life/car/travel/household, etc. insurance**

- to have adequate **insurance cover**

- ~ **(against sth)** to **take out insurance** against fire and theft

- **insurance premiums** (= the regular payments made for insurance)

- Can you claim for the loss **on your insurance** ?

see also ↑National Insurance

2. uncountable the business of providing people with **insurance**

- an **insurance broker/company**

- He works in insurance.

3. uncountable money paid by or to an **insurance** company

- to pay insurance on your house

- When her husband died, she received £50 000 in insurance.

4. uncountable, countable ~ **(against sth)** something you do to protect yourself against sth bad happening in the future

- At that time people had large families as an insurance against some children dying.

Word Origin:

late Middle English (originally as *ensurance* in the sense 'ensuring, assurance, a guarantee'): from Old French *enseurance*, from *enseurer*, alteration of Old French *aseurer*, earlier form of *assurer*, based on Latin *ad-* 'to' (expressing change) + *securus*, from *se-* 'without' + *cura* 'care'. Sense 1 dates from the mid 17th cent.

Example Bank:

- Do you have fully comprehensive insurance?
- Does your personal accident insurance cover mountain rescue?
- He bought a new suit out of the insurance money.
- Her insurance is with General Accident.
- I haven't paid the insurance yet this month.
- If you make more than two claims in any period of insurance you may lose your no claim bonus.
- Labour has increased national insurance contributions to pay for public services.
- Many people are covered by employer-provided health insurance.
- Millions of Americans lack adequate health insurance.
- Millions of people in the US are not covered by health insurance.
- More people are taking out insurance against the high cost of dental care.
- She set fire to her house and then claimed insurance.
- The company maintains liability insurance for its directors and officers.
- The contract requires me to arrange my own insurance.
- The court heard that he stood to gain millions in insurance on his wife.
- The insurance will pay for the damage.
- The travel agent recommended that I take out travel insurance.
- We claimed for the car repairs on the insurance.
- a compulsory health insurance system
- a monthly insurance premium
- a national insurance scheme
- a personal insurance policy
- compulsory insurance for personal injury to employees
- insurance cover for bodily injury to third parties

- rising insurance costs
- universal health insurance
- People used to have large families as an insurance against some children dying.

insurance

in **insurance** **S2 W2** /ɪnˈʃʊərəns \$ -ˈʃʊr-/ **BrE** * **AmE** * **noun**

1. [**uncountable**] an arrangement with a company in which you pay them money, especially regularly, and they pay the costs if something bad happens, for example if you become ill or your car is damaged ⇒ **assurance, third party insurance**:

" Your father **took out insurance** to cover the mortgage.

health/car/travel etc insurance

insurance against

" insurance against loss of income due to unemployment

insurance on/for

" Do you have insurance on your house and its contents?

claim (for) something on your insurance (=get an insurance company to pay for something)

" We can probably claim the damage on our insurance. ⇒ ↑**life insurance**

2. [**uncountable**] the business of providing insurance:

" My brother works in insurance.

insurance company/group etc

" the insurance industry

3. [**uncountable**] **British English** the money that you pay regularly to an insurance company **SYN insurance premium**

insurance on

" How much is the insurance on your car?

4. [**singular, uncountable**] protection against something bad happening

insurance against

" An extra lock on the door is an added insurance against burglars.

⇒ ↑**National Insurance**

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COLLOCATIONS

■ ADJECTIVES/NOUN + insurance

- **health/medical insurance** None of her family have private health insurance.
- **travel insurance** Most banks are also able to arrange travel insurance.
- **car/motor insurance** He was fined for driving without motor insurance.
- **house/home insurance** The damage may be covered by your house insurance.
- **life insurance** Surprisingly few families have adequate life insurance.
- **accident insurance** You also get free travel accident insurance if you pay for your tickets with a credit card.
- **comprehensive insurance** (=car insurance that pays for damage whether it is caused by you or by someone else) The cost of comprehensive insurance is likely to drop.
- **third-party insurance** (=insurance that pays money to someone who is hurt or whose property is damaged by something you have done) You are legally obliged to take out third-party insurance.

■ insurance + NOUN

- **an insurance policy** (=an insurance agreement) This insurance policy represents excellent value for money.
- **an insurance claim** She filed an insurance claim for the missing jewellery.
- **an insurance company** Rachel works for an insurance company.
- **an insurance broker** (=a company or person that arranges and sells insurance to people) Bellingham practised as an insurance broker.
- **an insurance scheme** The costs involved in private medical insurance schemes have risen steeply.
- **an insurance premium** (=money that you pay regularly to an insurance company) Your insurance premium is payable when you make your holiday booking.
- **an insurance payment** He'd fallen behind with his insurance payments.
- **an insurance certificate/a certificate of insurance** The courts recognize the insurance certificate as evidence of being insured.
- **insurance cover** The scheme provides full insurance cover for pre-existing medical conditions.
- **insurance fraud** Insurance fraud costs the industry millions of pounds each year.
- **an insurance salesman** He offered me a post as a life insurance salesman.
- **the insurance industry** The insurance industry is very competitive.

■ verbs

- **have insurance** (=have an insurance policy) Do you have insurance on your yacht?
- **be covered by insurance** (=be included in an insurance policy) Flood damage isn't covered by the insurance.
- **take out insurance** (=buy an insurance policy) We decided to take out insurance on the house and its contents.
- **get insurance** **informal**: I'm thinking of getting house insurance.
- **buy insurance** You can buy insurance against risks of all kinds.
- **claim something on your insurance** (=get an insurance company to pay for something) He claimed the money back on his travel insurance.
- **arrange insurance** A finance company will be able to arrange insurance for you.
- **sell insurance** The company sells insurance alongside its electrical products.
- **insurance covers something** The insurance covered the cost of rebuilding the house after the fire.
- **insurance pays for something** His insurance paid for the damage to the car.

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COCA 500k Unlemmatized

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