INGLÉS EMPRESARIAL

UNIT 4	Insurance	10 Oct. 2016
	APELLIDOS: NOMBRE: DNI / PASAPORTE: CORREO ELECTRÓNICO:	**Credit and debit card** **Telephoning** HOJA: 1 /

"Enthusiasm is one of the most powerful engines of success. When you do a thing, do it with all your might." Ralph W. Emerson.

4.1. Watch the video "What is life insurance and why do I need it?"

a) What is risk management?

b) List the main types of insurance that exist, and describe the risks that each of them usually covers.

c) A way to hedge or mitigate risks in finance is through derivatives. Briefly explain financial instruments such as futures, forwards, swaps and options.

4.2. Watch the video "Social Security vs. private retirement." What arguments does Antony Davies give against the Social Security retirement plan? Do you think we should get ourselves a private plan? Why?

4.3. Watch the video "Credit cards vs. debit cards."

a) In table format, explain the differences and similarities between credit cards and debit cards.

b) A precedent of the modern plastic card is the tally stick (in Spanish: *tarja*). Find out what it was, and comment on its advantages and disadvantages.

4.4. Watch the video "Phone etiquette training."

a) Outline the suggestions given there.

b) Sales and customer service staff are told to smile while talking on the phone. Can you really hear someone's smile over the phone? Justify your answer.

c) If body language is so important in communication, how can you compensate for the fact that the person on the other end cannot see you?

4.5. What do you think about cold calling as a marketing strategy? Is it effective or counterproductive? How do you usually react when you receive a cold call?

4.6. By the end of this week your glossary should already have 140-200 terms.