



OXFORD CAMBRIDGE AND RSA EXAMINATIONS

LEVEL 1 FUNCTIONAL SKILLS ENGLISH

09498/02

PRACTICE PAPER 1 – AR04 READING TASK AND ANSWER BOOKLET

TIME: 50 MINUTES

Your surname or family name [grid]

Your first forename (if any) [grid]

Your second forename (if any) [grid]

Date of birth [grid]

Centre name [grid]

Centre number [grid]

Your OCR candidate number [grid]

YOU NEED

- This task and answer booklet.
A pen with black ink OR access to a computer and printer to print out your responses which should be firmly attached to this booklet.

You may use a dictionary and spell/grammar check facilities but you must not ask anyone to help you.

INSTRUCTIONS FOR CANDIDATES

Do NOT open this booklet until you are told to do so by the supervisor.

Fill in all the boxes above. Make sure your personal details are entered correctly. Use BLOCK LETTERS.

- Write your answer to each question in the space provided in this answer booklet or attach your printouts to this booklet before handing in.
Additional answer space can be found on page 15.
If you use extra paper, make sure that it has your name, candidate number, centre number and question number(s) on it and is securely attached to this booklet.
When you have finished, hand this booklet to the supervisor.

Table with 2 columns: Question No, Mark. Rows include R1 to R9 and a Total row.

Ofqual Qualification Reference Number: 500/9111/6

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This document consists of 16 pages. Any blank pages are indicated.

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**RESOURCE DOCUMENTS**

Document 1 (page 5) and Document 2 (page 7) contain information to help you answer the Reading task.

- The resource documents are perforated along the left hand side. You can remove them from the Reading task and answer booklet.
- Please fold page 5 and page 7 along the perforated strip before removing them from the Reading task and answer booklet.
- You have **50 minutes** to read the resource documents and answer questions 1 to 9. You should spend about **5 – 10** minutes of this time reading the resource documents.

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## RDM Travel – making the journey worthwhile

### Advice Guide No. 4 - Travel Insurance

#### Why do you need it?

The main reason why you should always take out travel insurance when booking a holiday abroad is so you can get a refund in any of the following situations:

- if you are unable to go on holiday because of illness or transport problems
- if you are taken ill while you are on holiday
- if you suffer personal injury or death
- if any of your property is lost, stolen or damaged - including luggage.

You can organise your own insurance. You do not have to take out the insurance offered by your travel agent. If a travel agent insists on this, they are breaking the law. It is sensible to shop around to find the cheapest insurance for your needs. You can get an E111 card, which is free, but please be aware that this does not offer the same level of insurance that you get from a private travel insurance policy.

#### What should you look out for?

As well as cost, there are certain things you should check before buying travel insurance.

- Some policies do not cover you if you go skiing or take part in other dangerous sports.
- Is there an 'excess'? This is the amount you have to pay towards the cost of any claim. For example, lost or stolen property is by far the most frequent type of claim and the excess is usually at least £50.
- Are there any special conditions attached? (Eg how long does a travel delay have to be before compensation will be paid? Is the insurance limited to certain age groups?)

#### ...and finally!

When you do purchase travel insurance you must tell the insurer about anything which may affect their decision to insure you, otherwise they may refuse to pay out any claims you make. When you go on holiday, make sure you always take your insurance policy with you. If you have to make a claim, then do so as soon as you return to this country.

**Be Safe, Not Sorry! Book your holiday now with RDM Travel.**

**For a holiday brochure, ring 01998 44334 or go to [www.rdmholidays.biz](http://www.rdmholidays.biz).**

**Discuss your travel insurance needs by emailing Kathy on [KathyE@rdmholidays.biz](mailto:KathyE@rdmholidays.biz) or ring the number above.**

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# The Westwood Times

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## Going abroad? Make sure you're covered!

by Ziva Parnell – Travel Reporter

With more and more of us travelling to Europe for holidays, or just for a weekend break, the question of travel insurance has never been more important. Recent news stories have given travel insurance a bad name – many people thought they were covered for accidents abroad or for flights cancelled because of bad weather, strikes and even volcanic ash, but then discovered their insurance companies would not pay them any compensation.

There are always people who will take a risk and travel without insurance. Often they will get away with it, but if things do go wrong they can find it extremely expensive – the cost of medical care abroad can run into thousands of pounds. Recent research has shown that the people most likely to ignore travel insurance are those aged 18 – 24 who do a lot of travelling, those going on short weekend breaks and obviously those on a tight budget.

Others rely on the good old E111 insurance card. This is free and will cover you for any medical treatment that becomes necessary because of illness or an accident whilst you are in a European country.

To get one of these cards from your local Post Office you must be over 16 and know your National Insurance number. Simple, eh? Except that it will not cover the cost of major things, like flying you back to the UK if you are seriously ill or injured or replacing luggage lost by your airline.

However, many people have had bad experiences with travel insurance, especially those policies sold by travel agents as part of a holiday package. Eddie from Manchester had to pay medical costs for his partner's broken ankle on a winter break to the Swiss Alps because the travel agent forgot to mention that the policy did not cover skiing holidays.

To cap it all, many companies offering travel insurance have announced record profits this year, which might suggest they are charging travellers too much. However, are you going to risk not being covered if something does go wrong on your holiday or weekend break? No, I thought not!

Bon voyage!

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**TASK AND ANSWER PAGES**

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**READING TASK (25 marks)****INFORMATION**

You have **50 minutes** to read the resource documents and answer questions 1 to 9. You should spend about **5 – 10 minutes** of this time reading the resource documents.

Answer **all** the questions using information from the documents.

You do **not** need to write in sentences.

**Scenario**

Appleton Youth Club is arranging a coach trip for 30 members (aged 16 to 20) to a theme park in France. To keep costs down, some members do not want to pay for travel insurance. As a member of the Youth Club Committee, you have been asked to find out more about travel insurance. To prepare for this, you must read the information from Document 1 and Document 2.

- 1** Give **three** situations in which travel insurance may help club members to get a refund.

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(3 marks)

- 2** What is the most common claim made by travellers on their insurance policy?

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(1 mark)

**3** According to Ziva Parnell, what **two** things are not covered by an E111 card?

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(2 marks)

**4 a)** From Document 1, identify **two** things a person should consider before taking out travel insurance.

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(2 marks)

**b)** Explain why each one is important.

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(2 marks)

**5** State **two** groups of people who are unlikely to take out travel insurance.

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(2 marks)

**6** Explain, with reasons, whether you think everyone going on the trip to France should take out travel insurance.

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(3 marks)

**7** What should you do if you want to find out more information about travel insurance from RDM Travel?

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(2 marks)

**8** What layout features are used in Document 1? Explain whether these help the reader or not.

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(4 marks)

**9** How does Document 2 try to get its message across?

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(4 marks)



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**OXFORD CAMBRIDGE AND RSA EXAMINATIONS**

**OCR FUNCTIONAL SKILLS  
QUALIFICATION IN ENGLISH AT LEVEL 1**

**This assessment may be taken within these dates:  
PRACTICE PAPER 1**

**Mark Scheme**

The maximum mark for the Reading paper is [25]

## Functional Skills English L1 Mark Scheme – Reading Task (25 marks)

### Reading

Q	M/S Ref	Accepted Response	Type of Response	Marks	Total marks
1	1R2	a) Unable to go due to illness or transport problems b) Someone gets ill or injured during the trip c) Someone dies or seriously injured d) Possessions are stolen, damaged or lost during the trip.	Closed	1 1 1 1 <b>(Max 3)</b>	3
2	1R1	Lost, stolen or damaged property/luggage.	Closed	1	1
3	1R2	a) Flying back to UK eg if sick/injured b) Replacing (lost) luggage.	Closed	1 1 <b>(Max 2)</b>	2
4a	1R1	a) Cost of the insurance b) Whether it covers what you need (eg skiing) c) How much excess you may have to pay d) Any conditions that apply (length of delay before claiming).	Closed	1 1 1 1 <b>(Max 2)</b>	
4b	1R4	Explain why important to know: e) Need to be sure you can afford it / value for money f) Not paying for something you don't need / covers what you do need g) Make sure excess is reasonable h) Fully aware of what you are and are not covered for.	Open	1 1 1 1 <b>(Max 2)</b>	4
5	1R2	a) Young people who travel a lot b) People going on short weekend breaks c) People who are on a limited budget.	Closed	1 1 1 <b>(Max 2)</b>	2
6	1R3	<ul style="list-style-type: none"> <li>• one valid reason given for choice</li> <li>• two valid reasons given for choice</li> <li>• three or more reasons for choice.</li> </ul> <p>Reasons may come from the documents or own experience.</p>	Open	1 2 3 <b>(Max 3)</b>	3
7	1R4	a) Ring 01998 44334 b) email KathyE@rdmhololidays.biz.	Closed	1 1 <b>(Max 2)</b>	2

Q	M/S Ref	Accepted Response	Type of Response	Marks	Total marks
8	1R3	<p>Layout features identified and explained how effective they are. These may include use of type size, bold, heading, sub-headings, bullet points, questions &amp; answers, short paragraphs.</p> <ul style="list-style-type: none"> <li>• <i>One feature identified with no explanation</i></li> <li>• <i>Two correct features identified with no explanation</i></li> <li>• <i>Two correct features identified with some explanation</i></li> <li>• <i>Two correct features identified with full explanation.</i></li> </ul>	Open	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	4
9	1R3	<p>Effective methods used in Doc 2 include use of title and layout, informal chatty language, balanced viewpoint but positive message overall, reference to 'research', use of questions and exclamation marks for emphasis, rhetorical questions.</p> <p><i>One method mentioned</i>  <i>One method mentioned and described</i>  <i>Two methods mentioned and described</i>  <i>More than two methods mentioned and described.</i></p>	Open	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	4
				<b>Total</b>	<b>25</b>

**Note to markers:** Where a candidate does not meet the minimum required for the award of 1 mark, 0 marks should be awarded. This applies to all mark scheme references.