



OXFORD CAMBRIDGE AND RSA EXAMINATIONS

LEVEL 2 FUNCTIONAL SKILLS ENGLISH

09499/02

PRACTICE PAPER 1 – BR04 READING TASK AND ANSWER BOOKLET

TIME: 55 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]

FOR EXAMINER USE ONLY	
Question No	Mark
R1	/3
R2	/3
R3	/3
R4	/4
R5	/4
R6	/4
R7	/4
Total	/25

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 pages 17 and 18.
- 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.

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RESOURCE DOCUMENTS

Document 1 (page 5), Document 2 (page 7) and Document 3 (page 9) 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, page 7 and page 9 along the perforated strip before removing them from the Reading task and answer booklet.
- You have **55 minutes** to read the resource documents and answer questions 1 to 7. 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 it is sensible to take out travel insurance is so you can get compensation* for any of the following:

- having to cancel or cut short your trip for reasons outside your control (eg unexpected illness of you or a close family member)
- medical and other emergency expenses
- personal injury or death
- lost, stolen or damaged property - including luggage
- accidental damage to property or injury you cause to someone else.

(* subject to payment of an excess)

You should take out travel insurance as soon as you book a trip as this is likely to cover you for cancellation. You are free to make your own insurance arrangements so you do not have to take out any insurance offered to you when you book your trip or holiday. If a travel agent insists on this, they are breaking the law. It is sensible to shop around and compare costs for the best deal.

What should you look out for?

There are certain things you should check before buying travel insurance.

- Do any age limits apply?
- Are there any exclusions? (Eg some do not include dangerous activities such as skiing.)
- Is there an 'excess' – an amount you have to pay towards the cost of any claim?
- Are there any conditions attached? (Eg how long does a travel delay have to be before compensation will be paid.)
- Does your existing household insurance already cover you for loss or damage to belongings while you are abroad?
- Does your credit card include some free insurance when you use it to pay for a trip or holiday?

...and finally!

When you do purchase travel insurance you must tell the insurer about anything which may affect their decision to insure you. This could be, for example, an existing medical condition. If you do not tell them, it could result in any subsequent claim being rejected. When you do travel, 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 with RDM Travel now!
Ring us on 01998 44334 or go to www.rdmholidays.biz.

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Document 2**All About the E111 / EHIC**

Here are some important details about the E111 European Health Insurance Card (EHIC).

If you are a UK resident and have an EHIC, you are entitled to emergency medical treatment, at reduced cost or sometimes free, when you are visiting most European countries.

What is Covered?

The EHIC covers you for any medical treatment that becomes necessary because of illness or an accident whilst you are in an EU country. You may have to make some contribution to the cost of your care but you may be able to claim some or all of this money back when you return to the UK. The EHIC will also cover treatment for any pre-existing illness you may have – indeed you will be treated on the same basis as a resident of the country you are visiting.

You need to be aware, however, that an EHIC will not cover the cost of bringing you back to the UK, or of services that are not part of the host country's healthcare system. It is, therefore, not a replacement for private travel insurance, which should be taken out in addition to carrying an EHIC.

Who is Covered?

You must be over 16 to apply for an EHIC and the only information required is your name, date of birth and NHS or National Insurance number. Parents/carers can apply for an EHIC for children up to the age of 16 (or 19 if they are in full-time education).

How do I Apply?

To obtain your own EHIC, simply go to www.ehic.org.uk or get an application form from your local Post Office.

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Document 3

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History

Address www.whattravel.biz

Is Travel Insurance a 'rip-off'?

We have received numerous responses to our article last week about travel insurance. Here are just a few of the comments you have made.

My partner and I have just returned from a fortnight's skiing holiday in France. We took out travel insurance offered by the travel agent and when my partner slipped and broke her ankle we assumed all medical costs would be covered. How wrong we were! The small print excluded winter sports – something the travel agent never pointed out. Nor did he mention the E111 form, which I've never heard of and which would at least have covered some of the costs we incurred. The moral of my story is never trust travel agents when it comes to insurance and always read the small print. Alternatively, don't bother with insurance!

Eddie

What's all the fuss about travel insurance? If you are going to travel in Europe, take out a year's cover (it's cheaper), make sure the excesses are reasonable (I usually go for an excess of £100 maximum on all eventualities) and always have your E111 card with you (it's free). You can always decide not to take out insurance but you may live to regret it if the worst happens.

Sandji

My son went hiking in Austria this summer and unfortunately contracted a nasty virus. He had to spend four days in a hospital and was so poorly that my husband and I had to travel to Salzburg and bring him home. On my insistence, my son had taken out an expensive travel insurance package, so all medical and travel costs were covered and we only had to pay the excess of £150 on the hospital fees. Although he had an E111 card, I think this only covered him for medication in Austria and not for medical treatment. Some people seem to be suggesting that travel insurance is a luxury you can do without. What nonsense!

Moira

Travel insurance is unnecessary when travelling in Europe. Statistically how many of us get ill or have serious accidents on holiday? Answer - very few. Is it expensive to get medical treatment abroad? Answer - most EU countries have a system similar to the NHS and your E111 card will cover most costs. But don't some people lose things and have money stolen abroad? Answer - yes, of course, but most people can actually claim these losses on their normal household insurance. Is the insurance industry making a massive profit from the premiums they charge for travel insurance and insisting on large excesses? Answer - you bet they are!

Katya

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TASK AND ANSWER PAGES

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READING TASK (25 marks)**INFORMATION**

You have **55 minutes** to read the resource documents and answer questions 1 to 7. 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, Document 2 and Document 3.

1 What is the purpose of **each** document?

(3 marks)

2 Explain what is meant by the term 'excess' as used in the documents.
Give **two** examples of where 'excess' may apply.

(3 marks)

[Turn over

3 Identify **three** complaints made about travel insurance in Document 3.

(3 marks)

4 Compare and contrast the views of Eddie with those of Moira on the importance of obtaining insurance before travelling.

(4 marks)

5 Explain the advantages and disadvantages of having private travel insurance instead of relying solely on the E111 card when travelling abroad.

(4 marks)

6 Describe the techniques used by the writers to get their message across in:

a) Document 1

(2 marks)

and

b) Document 3

(2 marks)

- 7 Which **one** of the three documents do you think is the **most** helpful in finding out about travel insurance? Give evidence to support your answer and explain why the other documents are less useful.

(4 marks)

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OXFORD CAMBRIDGE AND RSA EXAMINATIONS

**OCR FUNCTIONAL SKILLS
QUALIFICATION IN ENGLISH AT LEVEL 2**

**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 L2 Mark Scheme – Reading (25 marks)

Reading (25 marks)

Q	M/S Ref	Description	Type of Response	Mark allocation	Total marks
1	2R1	<p>Candidate has identified purposes eg</p> <p>Doc 1:</p> <p>a) to offer advice on travel insurance b) to persuade people to use RDM Travel.</p> <p>Doc 2:</p> <p>c) to inform about the use of E111 card d) to persuade people to obtain the card.</p> <p>Doc 3:</p> <p>e) to give different views about travel insurance f) to persuade people to take out, or not, travel insurance.</p>	Closed	<p>1 1 (Max 1)</p> <p>1 1 (Max 1)</p> <p>1 1 (Max 1)</p>	3
2	2R1	<p>'Excess' means the amount you have to pay if an insurance claim is paid.</p> <p>Examples:</p> <p>a) cancellation of holiday b) medical/emergency expenses c) injury or death d) lost, stolen or damaged property e) accidental damage or injury caused</p>	Closed	<p>1 1 1 1 1 (Max 2)</p>	3
3	2R1	<p>Candidate has identified valid complaints made about travel insurance from Doc 3.</p> <p>a) not telling customers what policies contain / do not contain b) details hidden in small print c) unnecessary (if you have E111 card / household / credit card insurance) d) expensive e) only benefit insurance companies who are making big profits.</p>	Closed	<p>1 1 1 1 1 (Max 3)</p>	3

Q	M/S Ref	Description	Type of Response	Mark allocation	Total marks
4	2R2	<p>Candidate has compared the views of Eddie with those of Moira on the importance of obtaining travel insurance:</p> <ul style="list-style-type: none"> • some identification of Eddie's views or Moira's views but no comparison • some identification of Eddie's and Moira's views but little comparison • reasonable comparison of the two views though at times implicit (eg by juxtaposing related points. For example, Eddie has had a negative experience on a skiing holiday with his partner and feels he has been let down. Whereas Moira mentions the benefits of travel insurance in her son's case.) • good and explicit comparison of the two views including specific examples from each (eg Eddie feels he has been misled by the travel agent and doesn't directly criticise travel insurance although he does suggest others may not bother with it. Moira extols the virtues of travel insurance but does state that they had to pay £150. She cannot understand why some people may travel without insurance cover which Eddie recommends.) 	Open	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	4
5	2R5	<p>Candidate has explained the advantages and disadvantages of private travel insurance in comparison to the E111 card.</p> <p>Advantages could include - cover with E111 is limited to some medical expenses, whereas travel insurance includes baggage, cancellation etc; E111 only valid in European countries; only travel insurance can cover major costs/expenses.</p> <p>Disadvantages could include - E111 card sufficient for most travellers' needs in Europe; travel insurance is both expensive and often unnecessary; most people never make a claim on a travel insurance policy, uncertainty/confusion about level of cover provided</p> <ul style="list-style-type: none"> • One valid advantage or disadvantage given • One valid advantage and disadvantage given • Reasonable explanation provided of the advantages and disadvantages of travel insurance and E111 card • Thorough and detailed explanation provided of the advantages and disadvantages of travel insurance and E111 card. 	Open	<p>1</p> <p>2</p> <p>3</p> <p>4</p>	4

Q	M/S Ref	Description	Type of Response	Mark allocation	Total marks
6a	2R3	<p>Candidate describes techniques used in Doc 1 eg. use of questions, headings & sub-headings, bulleted lists, persuasive language, warnings, instructions, advice, positive tone etc.</p> <ul style="list-style-type: none"> One technique described in some detail Two or more techniques described in some detail 	Open	1 2	4
6b	<p>Candidate describes techniques used in Doc 3 eg. controversial question, individual viewpoints (often strongly held), emotive language, personal experiences, warnings, advice, Q/A technique, emphasis through use of exclamation marks etc.</p> <ul style="list-style-type: none"> One technique described in some detail Two or more techniques described in some detail. 	1 2			
7	2R4	<p>Candidate has explained which Doc is most useful.</p> <p>Doc 1:</p> <ul style="list-style-type: none"> Provides some range of information on travel insurance Appears impartial but is, in fact, selling a service Written in simple, persuasive language Provides sensible advice with do's and don't's. <p>Doc 2:</p> <ul style="list-style-type: none"> Appears authoritative through layout and use of language Provides a lot of specific information on benefits of the card Clear instructions on how to obtain the card. <p>Doc 3:</p> <ul style="list-style-type: none"> Interesting to read other people's views Able to weigh up different experiences and relate to own Written in easy to understand language, easy to access (and add to) A range of information about different types of insurance. <p>Accept other valid reasons</p> <ul style="list-style-type: none"> Brief or undeveloped comments on one document. Detailed comment on one document or some comment on two or more documents. Developed comment on two or more documents with some cross-reference. Thorough and detailed comment on all three documents with clear cross-reference. 	Open	1 2 3 4	4
		Total available for Reading			25

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.
- accept other valid points not identified in the mark scheme but which occur within the source documents.