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[https://www.100test.com/kao\\_ti2020/171/2021\\_2022\\_PETS\\_E5\\_85\\_A8\\_E5\\_9B\\_BD\\_c88\\_171687.htm](https://www.100test.com/kao_ti2020/171/2021_2022_PETS_E5_85_A8_E5_9B_BD_c88_171687.htm) Passage 2 Insurance in respect of the property will be effected by the Society in accordance with the Rules and the mortgage conditions with such insurance companies as the Society may determined. The Society has a wide experience of insurance companies and of the terms offered by their policies, and places insurance with many companies who are able to provide the cover which and if so please contact immediately the Branch Office to which you submitted your application for loan, and so long as that company and its terms are acceptable to the Society cover will be arranged accordingly. If you should suggest a company and it is not one with which the Society does business you will be informed and offered a choice of other companies. You may request a change of insurance company at any time during the life of the mortgage. If your mortgage is under the endowment (捐赠) scheme or supported by an insurance guarantee or if the documents of title specify the company to be used it may not be possible to accept your choice. The initial sum insured will be the figure shown under the heading "Amount of Property Insurance" in the Details of Loan. This figure is the amount recommended by the Society ' s valuer (估价者), as his estimate of the replacement cost of the building at the date of valuation, unless some other amount has been agreed in writing between you and the Society. No guarantee is given or implied that the amount of insurance will cover complete loss. You are reminded

that the market value of your property bears no relationship to the cost of replacement. The amount for which property is insured therefore represent not less than the cost, at the time of repair or replacement, of rebuilding all the property covered in the same materials, form, style and condition as when it is new. It should also include any architects, surveyors and legal fees which may be payable, and any costs which may be incurred in complying with the requirements of the Local authority and in removing debris (碎片), etc. The term "property" includes domestic outbuilding, garages, walls, landlords' fixtures (固定装置) and furniture, etc. But excludes the value of the land. The market value of house is therefore likely to be less than the cost of rebuilding, especially if the property is elderly (年久的). Even if the property is recently built, the work involved in reinstatement (复原) will be more expensive than the building cost which can be achieved by a builder building on an estate basis.

41. The passage appears to be from \_\_\_\_\_. A. an advertisement B. an information booklet C. a newspaper article D. a formal speech

42. The tone of this passage could best be described as \_\_\_\_\_. A. academic B. formal C. light-hearted D. subjective

43. According to the passage if the customer suggests an insurance company \_\_\_\_\_. A. it is impossible to change that company later on B. the Building Society will provide a list of alternative companies C. the Building Society will not accept responsibility for the policy D. the Building Society may not be able to agree to that company

44. The passage states that when you insure your property \_\_\_\_\_. A. you

should not take the land value into account    B. you should use the market value as a guide    C. you should take the advice of your Local Authority    D. garages and garden sheds are not usually included

45. The passage implies that rebuilding a property costs more than its market value \_\_\_\_\_.

A. only if the property is old    B. particularly if the property is new    C. whatever the age of the property    D. because of rising building costs

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