

## Session plan: Recognising natural disasters and how insurance plays a part in protecting against the damage caused.

### Logistics of the session

<b>Title of session</b>	The role insurance plays in protecting against natural disasters
<b>Session objective</b>	To recognise different natural disasters, and the role insurance plays in supporting those affected by a catastrophe.
<b>Success criteria</b>	Students will learn: <ul style="list-style-type: none"> <li>• What natural disasters are, and the impact they can leave on a population on a local, national and global scale.</li> <li>• About how insurance protects us when there is major disruption or damage caused by an event.</li> <li>• That health and life, home and contents and business insurance are critical in protecting assets in the event of a natural disaster.</li> </ul>
<b>Resources</b>	PowerPoint: Geography and Insurance Worksheet 1: Geography – the impact of natural disasters on individuals, businesses and the country’s economy Worksheet 2: Geography – the impact of natural disasters on the local, national and global economy

### Plan of activities:

Activity	Slides:	Description of activity	Time
<b>Starter</b> Match up	4	The starter contains a list of 8 key terms. The students will need to decide whether the term represents a natural disaster or not. Go through them one at a time, and ask the class to put their hand up if they think it’s a natural disaster.	5 mins
Worksheet 1	5	Once the students have done this, ask them to complete the activity on Worksheet 1, listing ways they believe individuals, businesses or the country might be affected by two of the disasters we identified earlier (they can select any, except tsunami which will be covered later in class). Leave the final column, for an activity later in the session.	5 mins
<b>Success criteria #1</b>	7,8	Introduce the Indian Ocean Tsunami as an example of a historic natural disaster. Explain the context of the event, the areas affected and some of the ways in which the population and local environment was devastated by the tsunami.	2 mins
	9, 10	Preparation: Hand out Worksheet 2 and ask the students to complete the worksheet based on	10 mins

	10	<p>what scale of impact they believe occurred, and where they feel the impacts belong (local, national or international impact) on the table.</p> <p>Have the students write the numbers in the boxes first, before going through the answers together.</p>	8 mins
	11	<p>Once you've gone through the answers together, give the students 10 minutes to write in the full answers.</p>	10 mins
<b>Success criteria #2</b>	13	<p>Have the students in pairs go through the explanation of insurance on the screen and fill in the blanks using the words at the bottom of the screen.</p>	5 mins
	14	<p>Talk to the students about how insurance protects people and their assets. Staying in their pairs, have the students list as many ways as possible they think insurance can protect people and their assets when natural disasters occur. Use the final column on Worksheet 1 to complete this exercise, before sharing the examples with them.</p>	
<b>Success criteria #3</b>	15, 16	<p>Knowing how insurance can protect in the event of natural disaster, link this to the Indian Ocean tsunami example from earlier in the session. Pose the question to the group for consideration, before hearing answers.</p> <p>Answers:</p> <ol style="list-style-type: none"> <li>1. The high death tally would have claimed a lot of the policy holders</li> <li>2. Tsunamis are a rare event in the area, so may not have been covered by insurance policies.</li> <li>3. The disaster didn't hit a major city or infrastructure, and the property destroyed was of lower economic value.</li> <li>4. A lot of the property destroyed wouldn't have been insured.</li> </ol>	15 mins
<b>Reflection and wrap up</b>	18, 19, 20	<p>Revisit the learning objectives for the session and check that they set out to achieve in the session. Once complete, introduce the students to the careers listed which link together careers in Specialty Insurance with Geography.</p>	5 mins

**Session close**