Insurance Claims and Coverage

Japanese · advanced · insurance · adult · 6 min

Lyricate
LEARN IT IN MUSIC

01 VOCABULARY

Advanced Japanese learning song about insurance. The voice drills each chunk with its meaning so the words attach to the sound - listen, then answer in the gaps.

	CHUNK	MEANING	IN CONTEXT
1	**保険会社に保険金をどう請求しますか？** Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?	How do I claim insurance money from the insurance company?	a step-by-step claim
2	**この契約の補償内容は何ですか？** Kono keiyaku no hoshou naiyou wa nan desu ka?	What does this contract cover?	checking coverage details
3	**免責金額は二万円です。** Menseki kingaku wa niman en desu.	The deductible is twenty thousand yen.	knowing what you pay first
4	**健康保険はありますか？** Kenkou hoken wa arimasu ka?	Do you have health insurance?	asking at a clinic
5	**保険会社に電話します。** Hoken gaisha ni denwa shimasu.	I will call the insurance company.	taking action on a claim

NEW WORDS (9)

kenkou hoken 健康保険
health insurance

hokenkin o seikyuu suru 保険金を請求する
to claim insurance money

hokenkin 保険金
insurance money

hoshou 補償
coverage

naiyou 内容
details

keiyaku 契約
contract

gaisha 会社
company

menseki kingaku 免責金額
deductible

niman 二万
twenty thousand

Practice tip · First listen without reading and just tap the pulse; on the second pass, say each chunk out loud in the pause after the echo.

[SOUND DRILL]

ken

kou

ho

ken

kou

[REVIEW]

Kyou wa samui desu.

Today is cold.

Kuruma o karitai desu.

I want to rent a car.

Hoken wa arimasu ka?

Is insurance included?

Juutai ga hidoi desu ne.

The traffic jam is terrible, isn't it?

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[VERSE 1]

Kenkou hoken wa arimasu ka?

Do you have health insurance?

kenkou hoken

health insurance

Hai, kenkou hoken ga arimasu.

Yes, I have health insurance.

Kono keiyaku no hoshou naiyou wa nan desu ka?

What does this contract cover?

keiyaku

contract

hoshou

coverage

naiyou

details

menseki kingaku

deductible

niman

twenty thousand

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[VERSE 2]

Hokenkin o seikyuu shitai desu.

I want to claim the insurance money.

hokenkin o seikyuu suru

to claim insurance money

hokenkin

insurance money

Hoken gaisha wa doko desu ka?

Where is the insurance company?

gaisha

company

Hoken gaisha ni denwa shimasu.

I will call the insurance company.

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[VERSE 3]

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Niman en wa ii desu.

Twenty thousand yen is fine.

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[VERSE 4]

Hoken wa daiji desu kara, sugu ni denwa shimasu.

Insurance is important, so I will call right away.

Hoken gaisha ni denwa shimasu.

I will call the insurance company.

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[VERSE 5]

Kenkou hoken no hokenkin o seikyuu shimashita.

I claimed the health insurance money.

Hai, seikyuu shimashita.

Yes, I made the claim.

Hoken gaisha wa dou desu ka?

How is the insurance company?

[CHORUS]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

How do I claim the insurance money from the insurance company?

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Menseki kingaku wa niman en desu.

Menseki kingaku wa niman en desu.

The deductible is twenty thousand yen.

Menseki kingaku wa niman en desu.

[RECAP]

Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?

Kono keiyaku no hoshou naiyou wa nan desu ka?

Menseki kingaku wa niman en desu.

Kenkou hoken wa arimasu ka?

Grey lines are a reading aid for the script; the singer performs the language itself.

HOW TO USE THIS SONG

1. Listen to the whole song once without reading — just follow the pulse.
2. Listen again while reading the lyrics; let the echo lines carry the meaning.
3. On the third pass, say each chunk out loud in the pause after it is sung.
4. Use one phrase from this sheet today, in a real conversation or out loud.

DRILL MAP

SAY THIS	IT MEANS	WHEN / HOOK
保険会社に保険金をどう請求しますか？ Hoken gaisha ni hokenkin o dou seikyuu shimasu ka?	How do I claim insurance money from the insurance company?	a step-by-step claim
この契約の補償内容は何ですか？ Kono keiyaku no hoshou naiyou wa nan desu ka?	What does this contract cover?	checking coverage details
免責金額は二万円です。 Menseki kingaku wa niman en desu.	The deductible is twenty thousand yen.	knowing what you pay first
健康保険はありますか？ Kenkou hoken wa arimasu ka?	Do you have health insurance?	asking at a clinic
保険会社に電話します。 Hoken gaisha ni denwa shimasu.	I will call the insurance company.	taking action on a claim