

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

In the name of Allah, Most Gracious, Most Merciful



Noon. By the Pen and what (the angles) write.

گام های بنیادین در متون حقوقی انگلیسی

Fundamental Steps in Legal English Texts

(FSLET)

(جلد سوم)

حقوق بیمه، حقوق مالکیت فکری

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سابقه ای مختصر از مبتکر و خالق مجموعه گام های بنیادین و نکاتی در خصوص زبان آموزی

✳️ **دکتر طاهر حبیب زاده**، دانش آموخته مقطع کارشناسی ارشد حقوق تجارت بین الملل و دکتری حقوق فناوری اطلاعات با تکیه بر حقوق تجارت الکترونیک از دانشگاه منچستر انگلستان و پژوهشگر مهمان دانشکده حقوق دانشگاه هاروارد آمریکا هستند که دوره پایانی زبان انگلیسی آکادمیک خود را در دانشگاه UCL لندن گذرانده اند و مجموعه تالیفات حقوقی ایشان در حوزه حقوق فناوری اطلاعات و تجارت الکترونیک، برگزیده بخش حقوق جشنواره بین المللی فارابی در علوم انسانی است.

✳️ بنابر تجربه عملی و نظری در زمینه آموزش زبان تخصصی حقوق به انگلیسی برای جامعه حقوقی کشور، معتقدند:

◆ یادگیری سطح بالای زبان انگلیسی برای یک فرد حقوقی جدی، ضرورتی است انکار ناپذیر، خواه در مقام پژوهش و استفاده از منابع حقوقی خارجی و تدریس و پژوهش باشد یا در مقام اجرای حقوق (از جمله قضاوت، وکالت و مشاوره حقوقی). در هر زمانی، استفاده از اندیشه های دیگران، ولو فرامرز، یک ضرورت است؛ چرا که اندیشه از اندیشه نو به نو می شود و می ترواد. مضاف بر این، ارتباط با اهالی حقوق از سایر سرزمین ها، به هر دلیل که لازم باشد، محتاج به یک زبان مشترک است. از ابزارهای بسیار مهم در این مسیر، مسلح شدن به حداقل یک زبان رایج جهانی است. مجموعه حاضر در صدد است تا به شکل بنیادین و پایه ای و با رعایت اصول صحیح و نتیجه بخش، این مهم را با آموزش بنیان های زبان انگلیسی در دو بخش زبان عمومی و زبان تخصصی حقوق در سطح بالایی محقق کند.

◆ **زبان مساوی با زمان است**. زبان یک فرآیند تزییق کردنی و زودبازده نیست، بلکه محتاج تمرین فراوان در گذر زمان است. کسانی که در پی یادگیری کپسولی و تزییقی دانش زبان هستند، قطعاً نتیجه مطلوب نخواهند گرفت. بایست با مقوله زبان مانوس بود و به انباشت تدریجی دانش و تمرین مکرر آموخته ها قانع شد و صبور بود. مهم تر از آن، بر منابع اصیل و روش اصولی آموزش تکیه زد.

◆ مجموعه آثار «گام های بنیادین در متون حقوقی انگلیسی» (جهت آموزش کاربردی زبان انگلیسی از بن و پایه تا سطح پیشرفته با محوریت آموزش «هر آنچه که بنیان و فنداسیون زبان انگلیسی است») به منزله کتب کار فیلم های تولید شده برای این هدف است (فیلم ها فقط و صرفاً از وب سایت مدرسه حقوق (به آدرس اینترنتی www.schooloflaw.ir) قابل سفارش است؛ و الا، دسترسی غیرمجاز، و شرعاً و قانوناً نقض حقوق آثار، مصداق حق الناس و قانوناً عملی مجرمانه محسوب خواهد شد)؛ این مجموعه تلاش دارد تا با استفاده از منابع معتبر و شیوه اصولی و نتیجه بخش، از همان ابتدا زبان آموز را با دنیای واقعی زبان عمومی و تخصصی حقوق به زبان انگلیسی و در هر چهار مهارت خواندن، نوشتن، شنیدن و صحبت کردن درگیر کند تا در گذر زمان، سطح زبان انگلیسی زبان آموز در هر چهار مهارت به صورت اصولی از پایه تا سطح پیشرفته ارتقا یابد و ترس از مواجه شدن با آثار حقوقی خارجی و ارتباطات و فعالیت های حقوقی فرامرزی متعارف برای همیشه از بین رود. گرچه در دنیای آموزش، هیچ گاه نمی توان تضمین داد، لکن، تحول اساسی در سطح زبان انگلیسی زبان آموز با تسلط وی بر محتوی فیلم های مجموعه گام های بنیادین، تضمین می گردد.

◆ نظر به اینکه مطالعه متون تخصصی حقوق بدون تسلط لازم بر زبان عمومی (ساختار، قواعد و واژگان) یک خطای فاحش است، لذا هر دو بخش زبان عمومی و تخصصی حقوق به طور هم زمان مورد توجه قرار می گیرد و در هر دو حوزه، افزایش دانش زبانی در سطح بسیار قابل توجه محقق می شود، به طوری که پس از آن، بنیادآموز می تواند مسیر زبانی خود را شخصاً و به راحتی ادامه دهد.

◆ و من الله التوفیق و علیه التکلان.

مجموعه گام های بنیادین (زبان عمومی و تخصصی حقوق) برای نیازمندی های زیر طراحی شده است:

(محورهای زیر برگرفته از نامه های دریافتی از علاقمندان به تقویت زبان انگلیسی از اقشار مختلف جامعه حقوقی، قبل از طراحی این مجموعه است.)

- ◆ استاد دانشگاه هستم، اما سطح زبانم پایین است و بایست سطح خود را برای اهداف علمی بالا ببرم.
- ◆ کلاس های رایج زبان انگلیسی، بسیار زمان بر است و حتی بسیار هزینه بر، می خواهم در مدت معقولی سطح زبان خود را افزایش دهم.
- ◆ خارج از کشور هستم و نمی توانم از عهده هزینه های سنگین کلاس های خارج برآیم.
- ◆ وکیل هستم و برنامه کاری منظم ندارم؛ می خواهم با آموختن زبان در زمان های مناسب ام، بتوانم در سطوح بالا و خارجی کار کنم.
- ◆ قاضی هستم و پر مشغله؛ بایست در زمان های آزاد زبان خود را پیش ببرم.
- ◆ دانشجو هستم و نمی توانم به نحو منظم و مستمر در کلاس های زبان رایج حاضر شوم.
- ◆ طلبه حوزه علمیه هستم و در نظر دارم با افزایش سطح زبان انگلیسی خود، کارهای تطبیقی فقهی با حقوق خارجی کنم.
- ◆ می خواهم زبان خود را برای هرگونه آزمون داخلی و بین المللی زبان عمومی و یا تخصصی حقوق (اعم از آزمون های ارشد و دکتری حقوق، آزمون های EPT، TOLIMO، MCHE، MSRT، آیلتس (IELTS) و یا تافل (TOEFL) و آزمون (LSAT) از ریشه و پایه تقویت کنم.
- ◆ در مناطق محروم هستم و به استاد زبان مناسب دسترسی ندارم و در عین حال بسیار علاقمندم که دانش زبان انگلیسی ام را بالا ببرم.
- ◆ سنم بالا رفته است و نمی توانم در کلاس های معمول حاضر شوم. دوست دارم خودخوان کار کنم.
- ◆ می خواهم زبان عمومی و تخصصی حقوق را به صورت هم زمان و تا سطح بسیار بالا و اساسی یاد بگیرم.
- ◆ دوره های زبان انگلیسی عمومی و تخصصی حقوقی زیادی شرکت کرده ام، کتب آموزشی زیادی دارم، اما نتیجه دل چسبی نگرفته ام.
- ◆ هزینه های کلاس های خصوصی زبان بسیار بالاست و نتیجه گرفتن محتاج صرف زمان زیادی است.
- ◆ رفت و آمد به کلاس های زبان در موسسات وقت گیر است به ویژه در شهر بزرگ. می خواهم زمان در اختیار خودم باشد.
- ◆ زن خانه دار هستم و فرصت رفتن به کلاس های زبان را ندارم. دنبال فرصتی هستم که در هر زمان از روز که فراغت داشتم، زبان کار کنم.
- ◆ فرزند خردسال دارم و نمی توانم به طور منظم در کلاس های زبان شرکت کنم. نیازمند مجموعه خودآموز هستم.
- ◆ می خواهم به صورت فشرده و انفجاری و در زمان و هزینه کم، سطح زبان عمومی و تخصصی حقوقی را ارتقا دهم.
- ◆ یک بار برای همیشه می خواهم زبان انگلیسی را با جدیت تقویت کنم و به دنبال مجموعه ای هستم که با اطمینان کار کنم.
- ◆ می خواهم برای ادامه تحصیل در رشته حقوق به کشورهای انگلیسی زبان مانند انگلستان، آمریکا، کانادا و استرالیا بروم.
- ◆ جهت همکاری با شرکت های خارجی یا شرکت های داخلی که فعالیت برون مرزی دارند، نیاز دارم سطح زبان خود را ارتقا دهم.
- ◆ سطح بالای زبان انگلیسی به معنی ارتقا سطح رزومه و افزایش شانس موفقیت در فعالیت های حقوقی است. باید روی زبانم کار کنم.
- ◆ می خواهم در عرصه پژوهش حقوقی یک گام جلوتر از دیگران باشم و داشته های خود را برای مخاطبان خارجی عرضه کنم.
- ◆ برای ارائه طریق به قانونگذار داخلی در مسائل مستحدثه، لازم است از ابتکارات حقوقی خارجیان مطلع باشم. لذا باید زبانم را قوی کنم.
- ◆ در نظر دارم آثار حقوقی و فقهی مرجع مان را به زبان انگلیسی ترجمه و در سطح جهانی عرضه کنم.
- ◆ علاقمندم با تقویت زبان انگلیسی، در همایش ها، نشست ها و کنفرانس های حقوقی که به زبان انگلیسی برگزار می شود، شرکت کنم.
- ◆ برای نوشتن مقالات در سطح آی.اس.آی (ISI) جهت چاپ در مجلات حقوقی خارجی، نیازمند دانش زبانی بالایی هستم.

Part 18

بخش هجدهم:

ادامه معادل واژگان تخصصی: Equivalence of Technical Words/Terms

- **Nouns** : are one of the four major word classes, along with verbs, adjectives and adverbs. A noun identifies a person, animal or thing: The woman in the picture is my mother. Her name is Anna.
- **Pronouns** : are words like he, she, yourself, mine, who, this and someone. Pronouns commonly refer to or fill the position of a noun or noun phrase.
- **Verbs** : are one of the four major word classes, along with nouns, adjectives and adverbs. A verb refers to an action, event or state.
- **Adjectives and adverbs**: Adjectives describe the qualities of people and things. Words like poor, blue and interesting are adjectives. Adverbs indicate the time, place, manner, degree or frequency of an event or action.
- **Determiners** : specify the kind (type) of reference a noun or a noun phrase has. Common determiners are: the, those, my, her, both, all, several and no: general, specific
- **Quantifiers**: a word or phrase used to talk about quantities, amounts or degree. They can be used with a noun (as a determiner) or without a noun (as a pronoun). Is there any cheese? (any as a determiner) Yes, there's a little. (a little as a pronoun)
- **Prepositions and particles**: Words such as in, over and with are prepositions. We commonly use prepositions to show a relationship in space or time or a logical relationship between two or more people, places or things. A particle is a word, normally an adverb, added to a verb to form a phrasal verb: The plane took off.

The different types of nouns and how they relate to one another are as follows:

Most nouns are **common nouns**, referring to classes or categories of people, animals and things.

Proper nouns are the names of specific people, animals and things. They are written with a capital letter at the start.

Concrete nouns refer to material objects which we can see or touch.

Abstract nouns refer to things which are not material objects, such as ideas, feelings and situations.

Collective nouns refer to a group of things or people as a unit, such as folk,, flock, cattle, family, mob, information, team, crowd, group, army, news, audience, furniture, tribe + **is**

book ; computer ; student ; worker; teacher ; dog ; cow

Obama ; Sun ; Moon ; Edison; Phoenix (/ˈfiː.nɪks/)

chair ; bridge ; mountain ; cloud; sea ; wood ; metal ; sand ; soil (/soɪl/); cement (/sɪˈment/)

angel (/ˈeɪn.dʒəl/); soul (/səʊl/); happiness ; sadness ; belief depression ; disappointment ; trouble; leadership ; poverty

people/police + are

government + are/is

angle: The interior **angles** of a square are **angles** of 90 degrees. /æŋ.gəl/ **concrete**: a **concrete** path/floor/building /ˈkɒŋ.krɪt/

1. Singular and Plural Nouns

2. Collective Nouns (Group Words)

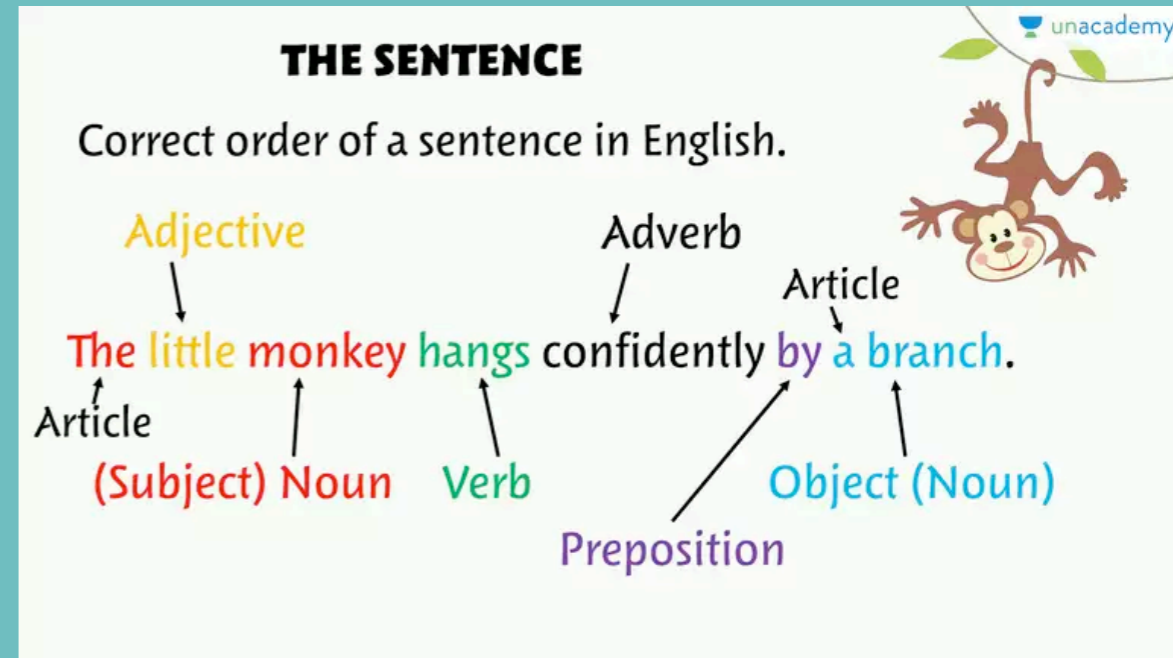
3. Forming the Plural of Nouns

4. Nouns and Prepositions

5. Form of Compound Nouns

6. Countable and Uncountable

7. Noun Phrases (1): dependent word(s) + head (n.; pro.) + dependent word(s) determiners + premodifiers + head + complement + postmodifier



7. Noun Phrases (2): reporting speech: reporting nouns

8. Nouns and Gender

7. Nouns Phrases (1) :

dependent word(s) + head (n.; pro.) + dependent word(s)

☀ **Definition:** A **noun phrase** consists of a **noun** or **pronoun**, which is called the **head**, and any **dependent words** before or after the head. Dependent words give **specific information** about the **head**:

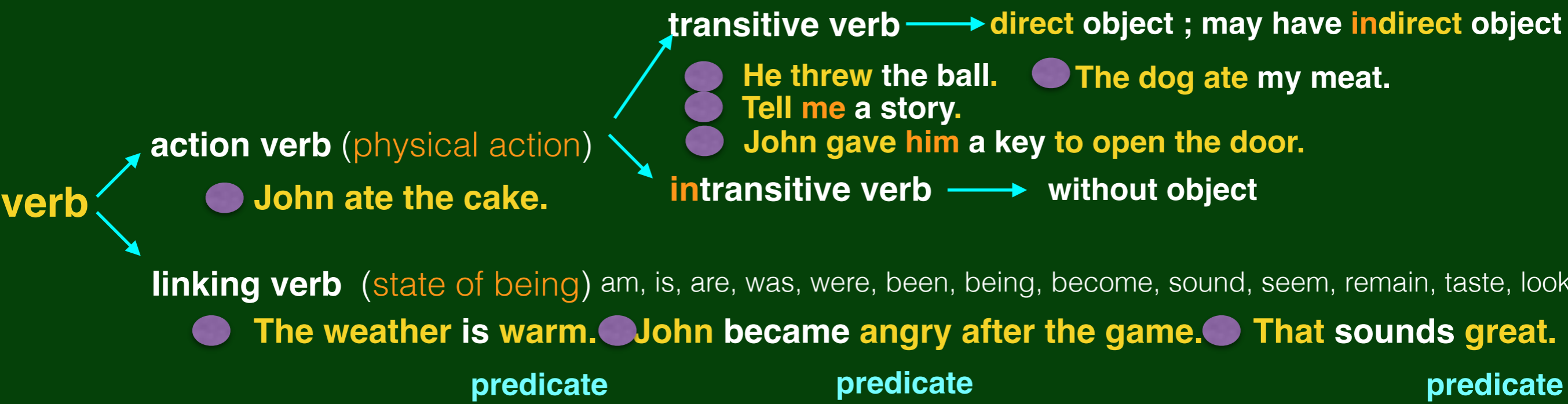
- ◆ **head:** John, lion, him, her, one, love, university, evidence, court, criminal (n)
- ◆ **dependent word (s) + head:** the moon, a gold ring, the red one, good food, my own personal website,
- ◆ **dependent word (s) + head + dependent word (s):** that house there, the longest river in the world, a feeling of isolation, the tall man we met at Smith's house, the large dusty bowl on the shelf

☀ **Tip 1:** Noun phrases can refer to a **particular example** of something or to a **whole class** of people or things:

- ◆ **particular example:** my mother, the red star in the southern sky, New York
- ◆ **whole class:** woman, men, animal, universe, contract, crime, the stars

☀ **Tip 2 - order:** Before the **head** of a noun phrase, **determiners (d.)** come first, then **adjectives (adj.)**, then nouns acting as **modifiers (m.) (premodifier)**. The **spoken stress** is normally on the **head**:

- ◆ **a heavy iron gate:** a (d.) heavy (adj.) iron (m.) gate (h.) >>> ~~an iron heavy gate~~
- ◆ **my two favorite cowboy films:** my two (d.) favourite (adj.) cowboy (m.) films (h.) /kaʊ.bɔɪ/
- ◆ **your dark green woollen sweater:** your (d.) dark green, woollen (adj.) sweater (h.) /'wʊl.ən/-/'swet.ər/



7. Nouns Phrases (2) : dependent word(s) + head (n.; pro.) + dependent word(s)

- ☀ **Tip 3- used as S/O:** We most **typically** use noun phrases as the **subjects (s)** and **objects (o: d/i)** of clauses:
 - ◆ **My father (s)** wants to buy **a new car (o: i)**. || **d: direct object ; i: indirect object**
 - ◆ **The agency (s)** gave **him (o: i)** **a few numbers (o: d)** to ring.

adjunct /'ædʒ.ʌŋkt/
Complements and adjuncts are different. A complement is **necessary** in order to complete the meaning. An **adjunct** is **not** necessary, and adds extra information.
◆ **complement:** He put the cake **in the oven**. /'ʌv.ən/
◆ **adjunct:** We usually **go away in the spring**.

complement /'kɒm.plɪ.ment/
a part of a clause that usually follows the verb in English and **adds more information** about the subject or object:
◆ **subject complement:** John is **a nurse**.
☀ All of them seemed **surprised**.
◆ **object complement:** He makes **me very angry**.

- ☀ **Tip 4 - Prepositional phrases:** Noun phrases are also used as a part of **prepositional phrases**. They act as the **complement** of the preposition:
 - ◆ **My parents** gave me a mountain bike **for my birthday**.
 - ◆ **The coffee cups** go **in the top cupboard**; the plates can just go **on the worktop**. /'kʌb.əd/-/'wɜ:k.tɒp/
☀ **worktop:** Plastic coated **worktops** are easy to keep clean.

- ☀ **Tip 5 - Adjuncts:** Noun phrases also occur as **adjuncts** in some **time expressions**:
 - ◆ I saw George **last week**. >>> **next year/ this Thursday/ most days/ some years/ one day/ some day/ the Monday before last week/ the day after tomorrow/ the day before yesterday**

[S] [M] [A] [A]
*They waited **outside for ages**.*

[S][M] [O] [A]
*I kept a copy of the letter **in my desk**.*

[S] [A] [M] [O]
*She **quickly** realised her mistake.*

[A] [S] [M]
***Suddenly**, it started to rain.*

Adjuncts and postmodifiers in noun phrases

☘ Adjuncts are different from postmodifiers in noun phrases. **An adjunct adds extra information to a clause. A postmodifier tells us more about the noun (n):**

[S] [M] [N] [postmodifier]
*They 've closed that restaurant **on Market Street**.*

7. Nouns Phrases (3) :

dependent word(s) + **head** (n.; pro.) + dependent word(s)

☀ **Tip 6 - Two noun phrases together = apposition:** We can put two noun phrases (**np/NP**) together to refer to the same person or thing. This is called **apposition**: /ˌæp.əˈzɪʃ.ən/

- ◆ I report to **Frank Stein [NP 1]**, **Vice-president of marketing [NP 2]**, with whom I meet weekly.
- ◆ **John Tebbitt [NP 1]**, **a newcomer to marathons [NP 2]**, ran a very good race.

Apposition: When we use **two noun phrases (np/NP)** next to each other in a **clause**, and they refer to the **same person or thing**, we call this apposition. /ˌæp.əˈzɪʃ.ən/

- ◆ In the expression "my brother Joe", "my brother" and "Joe" are **in** apposition.
- ◆ In the phrase 'Paris, the capital of France', 'the capital of France' is **in** apposition **to** 'Paris'.
- ◆ **The living room [NP 1]**, **the biggest room in the house [NP 2]**, **looks out on to** a beautiful garden.
 - ☀ The living room and the biggest room in the house are the same room. **The house looks out on** a tennis court; **overlook**
- ◆ **Timothy [NP 1]**, **their youngest child [NP 2]**, is very musical. (Timothy and their youngest child are **the same person**.)

☀ **Tip 1:** You can **reverse** the order of the noun phrases:

The biggest room in the house [NP 1], **the living room [NP 2]**, **looks out** on to a beautiful garden.

☀ **Tip 2:** The **second noun phrase** tells us something more about the **first noun phrase** (its **identity** or its **qualities**).

☀ **Tip 3:** Noun phrases **in apposition** are normally separated by **commas** in writing. Where the second noun phrase identifies the first, commas are **not** necessary:

● **My brother [NP 1] Roger [NP 2]** lives in New Zealand. >>> The speaker has more than one brother and specify which brother we are talking about.

● **My brother [NP 1], Roger, [NP 2]** lives in New Zealand. >>> Probably, the speaker **only** has one brother!

☛ **onto: 1.** I slipped as I **stepped onto** the platform. || The sheep were loaded **onto** trucks. || There was a sudden **flare** when she threw the petrol **onto** the fire. || John **tossed** his newspaper **onto** the table. (**to throw sth carelessly**) /flɛər/-/tɒs/

☀ **2.** Everybody is **onto** you – why do not you admit you lied? (**be onto sb/sth = be aware of the situation and information**)

☀ **3.** I have been having problems loading this software **onto** my computer. (**adding**) || **Con. 2. be onto sb**

☀ **4.** I must get **onto** the **plumber** about the shower. Dad was **onto** her again about doing her homework. (**ask or complain**)

☀ **5.** David **put** me **onto** (= told me about; made me aware) a really good restaurant. (**knowing**) /ˈplʌm.ər/

☛ **look out: Look out!** There is a car coming! || The police have warned shopkeepers to **look out** for forged notes.

☛ **be careful; to watch what is happening**

7. Nouns Phrases (4):

dependent words: determiner + premodifiers + **head** + complement + postmodifier

Rule: In a noun phrase:

- Dependent words **before** the **head** are either **determiners** (e.g. *the, my, some*) or **premodifiers** (e.g. adjectives).
- Dependent words **after** the **head** are either **complements** or **postmodifiers**.

a bad feeling of fear that every one had



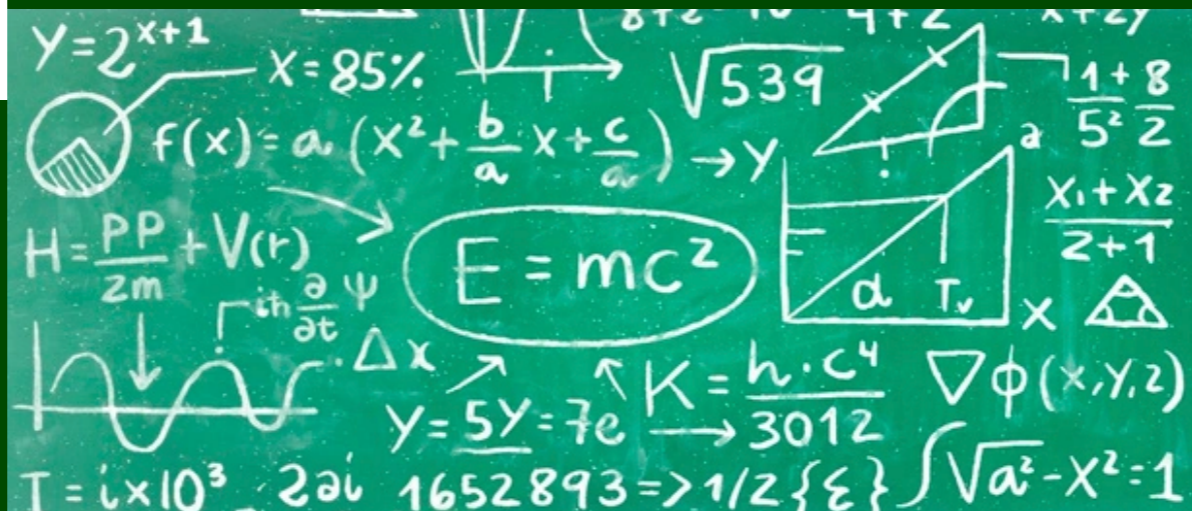
- 1. articles
- 2. demonstratives
- 3. possessive determiners
- 4. quantifiers
- 5. numerals
- 6. interrogative words

/nju: mə. rəl/

- 1. single adjectives
- 2. adjective phrase
- 3. single nouns
- 4. noun phrases

- 1. prepositional phrases
- 2. clauses

- 1. adverb phrases
- 2. prepositional phrases
- 3. clauses
- 4. prepositional phrase + clause



- ☛ **demonstrative:** 1. We are a very **demonstrative** family. II She was always a **demonstrative** child. /dɪ'mɒn.stre.tɪv/
- ☼ **2. Demonstrative** words are words, for example "this", "that", "these", and "those", that show which person or thing is being referred to. >>> In "This is my brother," "this" is a demonstrative pronoun.
- ☛ **interrogative:** 1. "Who" and "why" are **interrogatives**. II an **interrogative** look /,ɪn.tə'rog.ə.tɪv/

a bad feeling of fear that every one had



Determiners (1): They come before a noun phrase and have two main functions: **referring** (this book) and **quantifying** (five books). They include:

1. **(R) articles:** a/an (indefinite), the (definite) /ˈdef.i.nət/
2. **(R) demonstratives:** this, that, these, those /dɪˈmɒn.stre.tɪv/
3. **(R) possessive determiners:** my, your, his, her, our, their, its, x's (possessive 's)
4. **(R) interrogative words:** which, what, whose /ˌɪn.təˈrɒɡ.ə.tɪv/
5. **(Q) quantifiers:** (a) few, fewer, fewest, (a) little, many, much, more, most, some, all, no, every, each, any, less, least, both, enough, such, whole, several, other, another, either, neither, etc.
6. **(Q) numerals:** one, two, three, etc.

- **Tip 1:** The most common types of determiners for referring are articles, possessives and demonstratives.
- **Tip 2:** Sometimes we do **not** use a determiner before the **noun**. We call this '**zero determiner**': **Dogs** love **biscuits**.

Examples:

- **This room** is **the** guest **bedroom**. || We sold **the house**. || They sold **our house**.
- **Your sister** rang while you were **at the shop**. || I have **some questions**. || She has **many questions**.
- **Every time** I see him he is wearing **no shoes**. || **Which box** do you want? (**ring, rang, rung**)

- **Tip 3:** Do not use **two referring** or **two quantifying determiners together**:
 - The restaurant is in the middle of **my** home town. (~~... of **the my** home town.~~) >>> **the** and **my** are **referring** determiners.
 - We sold **our** house. (~~We sold **the our** house.~~) >>> **the** and **our** are **referring** determiners.
 - I have **many** questions. (~~I have **some many** questions.~~) >>> **some** and **many** are **quantifying** determiners.

- **Tip 4:** You can use a **quantifying determiner** (*some, many, enough, etc.*) + **of** together with a **referring determiner** (*the, this, my, etc.*):

- **Many of the** people present were very angry. || **Some of his** friends are **awful/awesome** people. /ˈɔː.səm/

- **awesome:** 1. An **awesome** challenge/task lies ahead of them. || **awesome scenery** (feeling of great admiration or fear)
- 2. **slang:** You look **awesome** in that dress. || Your new **haircut** is **awesome**. (extremely good) /ˈsiː.nər.i/

Determiners (2): They come before a noun phrase and have two main functions: **referring** (this book) and **quantifying** (five books).

● **Tip 5:** You can use **more than one determiner** in a noun phrase:

- **My two** best friends at school were Mike and Terry. >>> **possessive determiners + numerals**
- **All your** books got wet when you left them in the garden – do you remember? >>> **quantifiers + possessive determiners**

Determiners order

quantifier (e.g. <i>all, both, some</i>)	article (<i>a/an, the</i>)	demonstrative (<i>this, that, these, those</i>)	possessive (e.g. <i>my, her, our, Anna's</i>)	number (e.g. <i>one, three, 26</i>)	head noun
all (of)	the				children
both (of)			my		parents
			his	two	sisters
many of		these			animals
	the			three	boys
half	a				mile
none of		these		six	glasses
some of			our		friends

● **Tip 6:** **All, both** and **half** can come before **articles, demonstratives** and **possessives**. We can use them with or without **of**, with **no difference in meaning**:

- **All that** food should be put in the fridge. (or **All of that** food) >>> that = **demonstrative**
- Do **both your** parents work in the city? (or **both of your** parents) >>> your = **possessive**
- **Half the** people at the party had not been invited. (or **Half of the** people) >>> the = **article**
- **Compare: 1. Some people** had gathered in the main square. **2. Some of the people** in the hall sounded very angry. /ho:l/
- **Compare: 1.** The school needs **more teachers**. **2.** I wish we had **more of this paper**. I like the colour.

- **Tip 7:** Determiners **other than all, both and half must** be used with **of** if they come before **articles, demonstratives or possessives**:
 - Do you want **any of these** boxes, or shall I **throw** them **away**? (~~any these boxes~~) >>> these = demonstrative
 - **Most of her** school friends got married before she did. (~~most her~~) >>> her = possessive
 - I would like **some of the** green grapes, please. (~~some the~~) >>> the = article
 - **Two of my** favourite programmes are **on TV at** the same time! (~~two my~~) >>> my = possessive
- **Tip 8:** The following determiners **must** be used with **of** if they come before **articles, demonstratives or possessives**:
 - few, a few, little, a little, all, another, any, both, each, either, enough, every, every one, fewer, fewest, least, less, many, more, most, much, neither, no, none, one, two, three, several, some, which
- **Tip 9:** In **formal** styles, we use **each of, every one of, none of** and **any of** with **a singular verb** when they are the **subject**:
 - **Each of** the children **was** given a place to **hang** their coat and bag.
 - **None of** my friends **owns** a house.
- **Tip 10:** Determiners which show **quantity** may **occasionally** have words before them (**modifiers**) which make them more **specific or stronger** >>> **determiners may have modifiers**:
 - **Nearly every** shop was closed for the public holiday.
 - The college has received **many more** applications this year than last year, but the total is still **far fewer** than ten years ago.
 - They were able to give me **very little** information.
- **Tip 11:** We can use **many, much, more, most, few** and **little** **after the** (**definite article**) **or** after a **demonstrative** or a **possessive**, especially in formal styles:
 - She **spent the little** money she had left **on** a new coat and hat. >>> **the** = definite article
 - **Those few** books which were not destroyed in the fire have been transferred to the new library.>>> **those** = demonstrative
 - I shall invite **my many** friends to join me **on** my 65th birthday. >>> **my** = possessive
- **Tip 12:** Some **determiners** are restricted to certain types of **noun**:
 - She gave me **some advice**. (~~She gave me an advice.~~ >>> Do **not** use **a/an** with an **uncountable** noun)
 - Europe will face many challenges **s** in the future. (~~much challenges~~ >>> Do **not** use **much** with a **plural** noun.)

● **Tip 13 - Determiners used as pronouns:** You can use some determiners as **pronouns** (i.e. without a noun following and **when the meaning is clear without including the noun**):

- **Compare:** 1. Would you like **some bread** with your soup?
2. I have a bar of **chocolate**. Would you like **some**? /su:p/
- **Compare:** 1. We did not have **enough volunteers** to make the project work. /ˌvɒl.ən'tiəz/
2. **A:** Do you need **more paper**? **B:** No, I have got **enough**, thanks.
- **Compare:** 1. **Several people** complained about the snow service. /kəm'pleɪn/
2. It is not just **one school** that is in **financial difficulties**; there are **several**. /hɪp'nəʊ.sɪs/
- **Some** believe that the effects of **hypnosis** may not be from **hypnosis** but from people believing that **hypnosis** works.

◆ **Determiners which can be used as pronouns in this way are:**

- **few, a few, little, a little, another, any, both, each, either, enough, fewer, fewest, least, less, many, more, most, much, neither, one, two, three, etc., several, some, that, these, those, which, whose.**
- I have had **a lot of** pairs of sunglasses of different kinds, and I have lost **a few** over the years on various trips.
- **A:** Do you want tea or coffee? **B:** **Neither**, thanks. I have just had breakfast. /brek.fəst/
- **A:** Which shoes do you want to **put on**? **B:** Pass me **those**, please. The black ones.

◆ **difficult:** a **difficult** problem/choice/task/language >>> It is a **difficult** choice. (**needing skill or effort**) /'dɪf.ɪ.kəlt/

- He is in a **difficult** situation and could go bankrupt.
- **It** will be very **difficult to** prove that they are guilty.
- **It** is extremely **difficult being** a single parent.
- Many things make **it difficult for** women **to** reach the top in US business.

◆ **difficult:** His wife is a very **difficult** woman. (**not friendly, easy to deal with, or behaving well**)

- The manager is **difficult to** deal with.

◆ **difficulty:** to have financial/personal **difficulties**; children with learning **difficulties** (**a problem; not being easy**) /'dɪf.ɪ.kəl.ti/

- We finished the job, but only **with** great **difficulty**. **||** The **difficulty of** the task excited them.
- She had great **difficulty** finding a job.
- People with asthma have **difficulty** in breathing. /æ.s.mə/-/'brɪ:ðɪŋ/

used to + v. || be used to + n/pron./gerund || get used to + n/pron./gerund

- ◆ I **used to live** in London. (to refer to sth that was true in the past that is no longer true, which has now changed)
- ✿ I **used to drive** on the left. || He **used to play** football for the local team, but he is too old now.
- ✿ I **used to want** to be a lawyer, but then I realised how hard they work! /'riə.laɪz/
- ✿ He **used to be** a long-distance runner when he was younger. || She **used to sing** in a choir, but she gave it up. /kwaɪər/
- He sings in the **church choir**. || **choir practice** (a group of people who sing together)
- ✿ We **used to go** to the seaside every summer when I was a kid. (the seaside: the area near the sea)
- ✿ Did you **use to come** here as a child? || I think we met once, a couple of years ago. Did you **use to work** with Kevin Harris?
- ✿ I **did not use to sleep** very well, but then I started **doing yoga** and it really helps. || **do yoga** /'jəʊ.gə/
- ✿ It **did not use to be** so crowded in the shops as it is **nowadays**. || **nowadays: at the present time** /'naʊ.ə.deɪz/
- a very formal style: She **used not to live** as poorly as she does now. (instead of: **did not use to live**)
- ◆ **Emphatic did**: We never **used to mix** very much with the neighbours, but we **did used to say** hello to them in the street.
- ◆ **Tags**: He **used to be** your boss, **did** he? || We **used to love** going to the museum, **did not** we?
- ◆ I **am used to working** hard. (to refer to 'be familiar with' or 'be accustomed to')
- ✿ I **am used to driving** on the left. || I am a teacher, so I **am used to speaking** in public.
- ✿ I work in a hospital, so I **am used to long hours**. (I am **accustomed to/familiar with** long hours.)
- ✿ She lives in a very small village and hates traffic. She **is not used to it**.
- ✿ He was a salesman, so he **was used to travelling** up and down the country. >>> (US: usually **traveling**)
- ✿ How is Boston? **Are you used to the cold weather** yet?
- ✿ He **was not used to walking** so much and his legs hurt after the **hike**. (= a long walk, especially on the countryside). /haɪk/
- ✿ She **is used to the city** now and does not **get lost** any more. || I **got lost**.
- ◆ I **get used to cold weather**. (to refer to what is in the process of becoming familiar with something)
- ✿ I **am getting used to living** here. || I **am not getting used to living** here. || **Am I getting used to living** here?
- ✿ **No matter** how many times I fly, I **will never get used to take-off** and landing!
- ✿ I am finding (= **seeing**) this new job hard, but I am sure I **will get used to it** soon.
- ✿ It took my mother years to **get used to living** in London after moving from Pakistan.
- ✿ I **am getting used to the noise** now. I found it really stressful when I first **moved in**. /'nɔɪz/
- ✿ University is very different from school, but do not worry. You **will soon get used to it**. (or, **more formally**, You will soon **become used to it**.)

- * **love (v.):** I **love** you. || She **loves** animals. || She **loves** me. || He **loves** his kids. (to like very much)
 - I absolutely **love** chocolate. || He really **loves** his job. || I **love** skiing. (v-ing) (ski, skis, skiing, skied) /ski/
- * **love (n.):** She was my **first love**. || He was the **love** of my life.
- * **in love:** I think she is **in love with** John. || **fall in love with:** He was 20 when he first **fell in love with** Sara.
- * **accustomed (adj.):** I am not **accustomed to** being treated like this. (to be familiar with sth)
- * **accustom (v.):** She has **accustomed to** waking at 6 a.m. (wake, woke/waked, woken/waked) || get up; wake
 - It takes **awhile** to **accustom** yourself to working at night. /ə'waɪl/
- * **awhile (adv.):** Stay **awhile** and rest. || I read **awhile**, then slept. (for a short time)
- * **no matter (idiom):** A - I do not have the form with me. B. **No matter** - here is another.
- * **move in (phr. v.):** High business taxes prevent new businesses from **moving in**. (to go to a different place)
- * **move in on something/someone:** Government troops are **moving in on** the rebel stronghold. (take control) /'reb.əl/
- * **stronghold:** a rebel **stronghold** || They captured the last **stronghold** of the presidential guard. /'strɒŋ.həʊld/
- * **couple (n.):** a married **couple** || An **elderly** (= old) **couple** live (US: lives) next door. (two people)
 - The government should do more to **help** young **couples** (to) **buy** their own home. >>> **help + obj. + (to) + v.**
 - The \$10,000 loan from the bank **helped** her (to) **start** her own business.
- * **couple (v.):** The sleeping car (**sleeper**) and restaurant car (**dinning car**) were **coupled together**. (join; combine)
 - High inflation **coupled with** low output **spells disaster** for the government in the election.
- * **a couple of (n.):** The doctor said my leg should be better **in a couple of** days/weeks/months/years. (some)
 - **A couple of** people objected to the proposal, but the **vast majority** approved of it. /vɑːst/-/mə'dʒɔːr.ə.ti/
 - The weather has been terrible **for the last couple of days**.
 - She will be retiring **in a couple** more years. >>> **a couple of** years ; **a couple more** years || **retire**
- * **spell (v.):** 1. How do you **spell** 'receive'? || I think it is important that children should be taught to **spell**. (to form word)
- * 2. You have been driving **for a while** - do you want me to **spell** you? (do instead)
- * **spell (n.):** I lived in **Cairo** for a **spell**. || She had a brief **spell** as captain of the team. (a period of time) /'kaɪ.rəʊ/
- * **spell disaster, trouble (v.):** The new regulations could **spell disaster** for small businesses.
 - This cold weather could **spell trouble** for gardeners. (to cause sth bad to happen in the future)
- * **elderly (adj.):** **elderly** relatives/parents (polite word for 'old') /'el.dəl.i/
- * **the elderly (n.):** The **city council** is building **housing** for **the elderly**. /'hɑː.zɪŋ/

minute: time, to make a written record, extremely small, exact

- ◆ **1. n.** It will take you thirty **minutes** to get to the airport. || a thirty-minute **journey** (a period of time equals to 60 seconds)
 - ✿ I was ten **minutes** late for her interview. || I will be ready in a few **minutes**. /'mɪnɪt/-/'ɪntəvjuː/
 - ✿ I think of her **each single minute**. || He asked the chair for a five **minute recess** (= break). /rɪ'ses/
 - ✿ This **helicopter** can kill/destroy ten tanks **per minute**. /'hel.ɪ.kɑp.tər/
- ◆ **Just a minute** ; **wait a minute** (**wait for a short time**) ; **Hold on a minute**, John! I never said you could borrow my car. (**disagree with sth**)
- ◆ **2. v.** - Every thing has been **minuted** (= **written**) **at** the meeting. (**write**)
 - ✿ **n.** Could you **take/do** (= **write**) **the minutes**, Daniel? || **The minutes** of the last meeting were approved **unanimously**.
- ◆ **3. adj.** - a **minute** amount/quantity || **minute** particles of dust || a **minute** improvement (**extremely small**) /maɪ'njuːt/
- ◆ **4. adj.** - He explained everything in **minute detail**. (**exact**) /maɪ'njuːt/
 - ✿ **detail (C. U.):** Please send (~~to~~) me **details** of your **training courses**. || precise **details** || further **details**
 - ✿ She did not included very **much detail** in her report. || Is it really necessary to give so **much detail**?
- ✘ **1.** I will be with you in a **minute**. || It will only **take a minute** to call him. || I will be there in a **minute**. (a very short period of time)
- ✘ **2.** Her train should be arriving (**at**) **any minute**. || She could die **any minute**. ((**at**) **any minute: very soon**)
- ✘ **3.** I will tell you **the minute** we hear any news. (**the minute (that): as soon as**)
- ✘ **4.** The contract was cancelled **at the last minute**. (**at the last minute: the lasted time possible**)

far : farther, farthest ; further, furthest (Note: both, comparative/superlative of far)

- **far:** It is **far** from here. || How **far** is it from London to Manchester? || Is the station **far** away? /'fɑː.ðər/
- ✿ She lives **far from** here. || He felt **far from** home. (**feel far from sth/sb**)
- ✿ **farther: adv.** How much **farther** is it to the airport? || The fog is so thick, I cannot see **farther** than about ten metres. (**comparative of far**)
- ✿ **farther: adj.** Birds from **farther** north appeared in the fall. || It was **farther** to the shop than I expected.
- **farthest: adv.** What is the **farthest** you have ever run? (**superlative of far**) /'fɑː.ðɪst/
- **farthest (UK formal: furthest): adj.** The **farthest/furthest** landmark visible is about 30 miles away.
- **further: adv.** Every day she sinks **further** and **further** into depression. (**comparative of far = extra, more**) /'fɜː.ðər/
- ✿ We discussed the problem but we did not get much **further** in actually solving it.
- ✿ Would you like to add any **further** comments? || He **stated further** that he felt honoured to be given such an exceptional opportunity.
- ✿ Before we **go/take further with** the project, I think we should **make sure** that there is **enough money** to **fund** it.
- **further (UK: farther): adj.** It was much **further** to the town centre than I remembered. (**distance**)
- **furthest: adv. (= farthest)** That is the **furthest** I can see without glasses. (**superlative of far**) (**distance**) /'fɜː.ðɪst/
- ✿ I wanted to be an actress but the **furthest** I ever got was selling popcorn in a cinema. (**more, extra**) /'pɒp.kɔːn/
- **furthest: adj.** The novel explores the **furthest** extremes of human experience. || **extreme** pain/wealth /ɪk'striːm/

Phrasal Verbs and Multi-word Verbs

Multi-word verbs are verbs which consist of a verb and one or two particles or prepositions (e.g. *up, over, in, down*). There are three types of multi-word verbs:

1. phrasal verbs, 2. prepositional verbs and 3. phrasal-prepositional verbs. Sometimes, the name 'phrasal verb' is used to refer to all three types.

phrasal verb

noun [C] /,freɪ.zəl 'vɜ:b/

a phrase that consists of a verb with a preposition or adverb or both, the meaning of which is different from the meaning of its separate parts:

- "Pay for", "work out", and "make up for" are all phrasal verbs.

- ◆ **1. Phrasal verbs:** Phrasal verbs have two parts: a **main verb** and an **adverb particle**.
- The most common **adverb particles** used to form phrasal verbs are: **around, at, away, down, in, off, on, out, over, round, up**: **bring in ; go around ; look up ; put away ; take off**

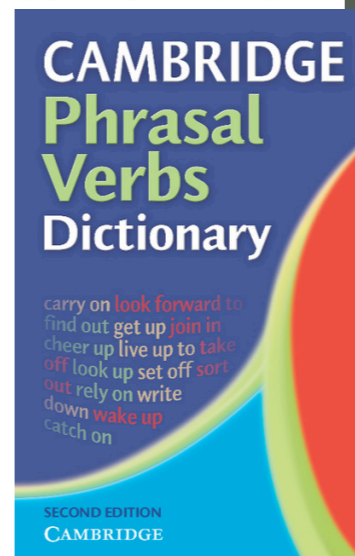
Phrasal verbs often have meanings which we cannot easily guess from their individual parts. (The meanings are in brackets.)

*The book first **came out** in 1997.* (was published)

*The plane **took off** an hour late.* (flew into the air)

*The lecture **went on** till 6.30.* (continued)

*It's difficult to **make out** what she's saying.* (hear/understand)



- ★ The latest edition of the **Cambridge Phrasal Verbs Dictionary** covers around **6,000** phrasal verbs current in British, American and Australian English. Clear explanations and guidance help learners master this difficult yet essential aspect of the English language.

- ★ **Level: B2-C2** (Upper Intermediate to Proficiency)

- ◆ **a. Formality:** **Phrasal verbs** are often, but not always, **less formal than a single word with the same meaning**.
- We need to **sort** the problem **out**. >>> We need to **solve/resolve** the problem.
- The team only had an hour to **put** the stage **up** before the concert. >>> The team only had an hour to **erect/construct** the stage before the concert.

◆ **b. Phrasal verbs and objects:** Many phrasal verbs take an **object**. In most cases, the particle may come **before** or **after** the object if the object is **not** a personal pronoun (*me, you, him, us, etc.*).

[P] [O]
She **brought up** three kids all alone.

[O] [P]
I **brought** my children **up** to be polite.

(p = particle; o = object)

[P]
Do you want me to **take off**
[O]
my shoes?

[O] [P]
Come in. **Take** your coat **off**.

◆ **c.** If the **object** is a **personal pronoun** (*me, you, him, us, etc.*), we always put the pronoun **before** the **particle**:

separable # inseparable

I've made some copies. Would you like me to **hand them out**?

Not: ~~Would you like me to hand out them?~~

Oh, I can't **lift you up** any more. You're too big now!

Not: ~~I can't lift up you any more.~~

Many couples do not want to **take on the responsibility of bringing up a large family of three or four children**.

The taxi **broke down** on the way to the airport and I thought I nearly missed my flight.

We'd better **set off** before the rush-hour traffic starts.

What time did you **wake up** this morning?

◆ **d.** We usually put **longer objects** (underlined) **after** the **particle**:

◆ **e.** We can use some phrasal verbs **without** an object: break down ; carry on ; drop off ; eat out ; get back ; go off ; hang on ; join in ; move in/out ; run away ; set off ; wake up



- ◆ **break into**: He felt so happy that he **broke into** song (= suddenly began to sing). (to suddenly begin to do sth)
 - She walked quickly, occasionally **breaking into** a run (= starting to run). || He **broke into** a run, and we couldn't catch him.
- ◆ **break into sth**: **1. v.** Rising from **humble** beginnings, he succeeded in **Hollywood**, **broke into** politics, and became President. (to begin being successful in a particular type of work or activity)
 - **Hollywood**: the centre of the US film industry /'hɒl.i.wʊd/
 - **2. v.** He wanted to **break into** the advertising business. (to begin working in a new business or a new area)
 - Are there new markets you'd like to **break into**?
 - **humble**: **1. adj.** He's very **humble** about his success. (not proud or not believing that you are important) /'hʌm.bəl/
 - Please accept our **humble** apologies for the error.
 - He's a **humble** man and he's not comfortable talking about his own achievements.
 - **2. adj.** Even when she became rich and famous, she never forgot her **humble** background. (poor or of a low social rank)
 - She rose from **humble** origins to become one of the best-known political writers in the world.
 - **3. adj.** At that time she was just a **humble** mechanic. (ordinary; not special or very important)
 - **humorous** - Welcome to our **humble abode** (= our home). || **adobe**: the place where someone lives /ə'beʊd/
 - **4. v.** He was **humbled** by the child's generosity. (to make someone understand that they are not as important or special as they thought)
 - The world champion was **humbled** (= unexpectedly defeated) by an unknown **outsider** in last night's race.
 - Seeing the courage and skill of the disabled athletes was a **humbling** experience.
 - **generosity**: **n. U.** Her friends take advantage of (= benefit unfairly from) her **generosity**. (being generous) /,dʒen.ə'res.ə.ti/

Legal Discussion & Insights



- ◆ **insight**: It was an interesting book, full of **fascinating insights** into human relationships. (**the ability to have a clear, deep understanding of a complicated problem or situation**) /ɪn.saɪt/-/'fæs.ə.neɪ.tɪŋ/-/'kɒm.plɪ.keɪ.tɪd/
 - ✿ The documentary offers an **insight into** the everyday **lives** of millions of ordinary Russian citizens. /laɪvz/
 - ✿ Her books are full of **perceptive insights** into the human condition. /pə'sep.tɪv/
 - ✿ The research **affords** a new **insight into** the origins of the universe. || **afford**: (**give; allow**) /ə'fɔ:d/
 - ✿ We expect our directors to have **not only** knowledge **but insight**, so that we may trust their decisions.
 - ✿ **fascinating** (**adj.**): As a child, she found insects **fascinating** and could watch them for hours. (**extremely interesting**)
- ◆ **fascinate**: Science has always **fascinated** me. || Anything to do with planes and flying **fascinates** him. /'fæs.ən.eɪt/
- ◆ **captivate**: Her singing **captivated** audiences everywhere. || He was **captivated** by her beauty. (**to hold attention**) /'kæp.tɪ.veɪt/
- ◆ **perceptive** (**adj.**): His **perceptive** comment impressed his boss. || a **perceptive** eye || a **perceptive** article /pə'sep.tɪv/
- ◆ **perspective** (**n.**): He writes from a Marxist **perspective**. || From a social **perspective**, I am very much a liberal. /pə'spek.tɪv/
- ◆ **afford**: **1.** I do not know how he **can afford** a new car **on his salary**. || We **can afford** to wait. (**have enough money or time**)
 - ✿ **2.** Her seat **afforded** her an **uninterrupted** view of the stage. (**give; allow someone to have sth pleasant or necessary**)

Insurance Law: Introduction



◆ **Professor Philip Rawlings** introduces the Insurance Law course.

◆ He has been Deputy Head of the **Centre for Commercial Law Studies (CCLS)**, Queen Mary, University of London, and Director of **the Insurance Law Institute at CCLS**.

◆ His research is in various areas of commercial law, including insurance, banking and sales, and the history of commercial law and criminal justice.

◆ Insurance does not prevent events from happening, but it does allow us to transfer to an insurance company the financial losses that result, the cost of rebuilding the house, compensating the road victim or replacing the goods lost at sea.

- ◆ **characteristic**: **1. adj.** She behaved with **characteristic** dignity. (**typical of a person or thing**) /ˌkær.ək.təˈrɪs.tɪk/
 - The creamy **richness** is **characteristic** of **cheese** from this region. /ˈrɪtʃ.nəs/
 - **2. n.** Curly hair is one of my family **characteristics**. || Her distinguishing **characteristic** is perseverance. /ˌpɜː.sɪˈvɪə.rəns/
- **perseverance** (**n.**): It took a lot of patience and **perseverance** for all sides to reach an agreement. (**continued effort to do or achieve sth**)
- Over and over, they have shown **perseverance** in the face of adversity.
- One of the most essential qualities of a scientist is **perseverance**.
- He's a highly motivated individual, with the **perseverance** required to complete projects.
- **richness** (**n. U.**): **n. 1.** We were impressed by the great **richness** of detail in her painting. (**quality of having a lot of sth that is valuable or interesting or attractive**)
- **richness** of flavour || It is a wonderful painting - I love the **richness** of the colours.
- **2.** The **richness** of the food made him feel slightly ill. (**a food contains a large amount of butter, oil, eggs, or cream**)
- ◆ **utmost good faith**: Financial advisers have a responsibility to act in **utmost good faith** when dealing with clients. (**the legal duty of someone who is buying or selling something to provide full and correct information**)
- ◆ **uberrima fides**: It is a Latin phrase meaning "**utmost good faith**". It is the name of a legal doctrine which governs insurance contracts. This means that all parties to an insurance contract must deal in good faith, making a full declaration of all material facts in the insurance proposal.

- ◆ **hack**: **1. v.** Three villagers were **hacked** to death in a **savage** attack. (to cut into pieces in a rough and violent way) /ˈvɪ.l.ɪ.dʒər/-/hæk/
- ☀ The butcher **hacked off** a large **chunk** of meat. || We **hacked** a path through the **underbrush**.
 - ☀ **UK figurative** - The article had been **hacked** about (= carelessly changed) so much that it was scarcely recognizable.
 - ☀ **2. v.** Computer **hacking** has become widespread over the last decade. (to get into someone else's computer system without permission)
 - ☀ A programmer had managed to **hack into** some **top-secret** government data.
 - ☀ He claimed they had **spied** on him and tried to **hack** his computer. || Police told the actor that his phone had been **hacked**.
 - ☀ **3. v.** I tried working **on** the night shift **for a while**, but I just could not **hack** it. (to manage sth successfully)
 - ☀ **4. n.** Fleet Street **hacks** (a **journalist (= writer for newspapers or magazines) whose work is low in quality or does not have much imagination**)
 - ☀ **5. n.** tired old party **hacks** (a **politician, especially one who is not important**)
 - ☀ **6. n.** Here are 50 **life hacks** that will change your life for the better. (a good solution or piece of advice)
- ☀ **chunk**: **1. n. C.** a **chunk** of cheese/meat || pineapple/tuna **chunks** || shoals of **tuna** (a roughly cut piece) /tʃʌŋk/-/'tʃuː.nə/-/ʃəʊl/
- ☀ **2. n. informal** - a **chunk** of text || a substantial **chunk** of our profits (a part of sth, especially a large part)
- ☀ **chunks**: When we speak and write, we repeat a lot of phrases and clauses, such as *on the other hand, a lot of, at the moment, you know, you see, as a result, and so forth, I mean*. Some of these phrases, or chunks of language, are very common and they have specific meanings.
- ☀ **savage**: **1. adj.** a **savage** dog/beast || a brutal and **savage** attack (extremely violent, wild, or frightening) /'sæv.ɪdʒ/
 - ☀ **2. savage** criticism (very serious or cruel) || **3. savage** cuts in education spending (very large and severe)
 - ☀ **4. v.** The child was **savaged** by a dog. (If an animal savages someone, it attacks them violently and causes serious injuries)
 - ☀ **5. n.** Twelve thousand years ago, our ancestors were **primitive savages** living in **caves**. (a person whose way of life is at a very early stage of development)
- ☀ **beast (n.)**: a wild **beast** || The room was not fit for man or **beast**. (an animal, especially a large or wild one) /biːst/
 - ☀ He was a **beast** to her throughout their marriage. (**old-fashioned**: an unpleasant, annoying, or cruel person)
 - ☀ **cave (n.)**: The echoes of his scream sounded in the **cave** for several seconds. (a large hole in a hill, cliff, or mountain) /keɪv/-/'ek.əʊ/
 - ☀ She was **crushed** in a **freak** accident in a **cave** in France. || She took me by the hand and led me into the **cave**.
 - ☀ A narrow trail of blood led directly into the **cave**. || They were trapped in the **cave** for 19 hours.
 - ☀ **primitive (adj.)**: **Primitive** races colonized these islands 2,000 years ago. (at a very early stage of development) /'prɪm.ɪ.tɪv/
 - ☀ These **primitive** peoples are believed to have worshipped the nature as a symbol of **regeneration**.
 - ☀ Early **settlers** had to **cope with** very **primitive** living conditions. || **primitive** art/tools || **primitive** man
 - ☀ **freak**: **1. adj.** I was born with black hair all over my back, like some sort of **freak**. (extremely unusual or unlikely) /friːk/
 - ☀ The pearl is so big that it has been described as a **freak** of nature. || The village was destroyed by a **freak** storm.
 - ☀ **2. v.** My parents **freaked** when I told them I was pregnant. (to become extremely emotional)

Overview of Marine Insurance Law



◆ **Peter MacDonald Eggers QC** is an established. He regularly appears before the Commercial Court and the Court of Appeal and in commercial and international arbitrations. He has published widely and is a **Visiting Professor** at **University College London**.

◆ This is a course which is part of the Postgraduate Laws degree offered by the University of London.

◆ Law of marine insurance is an ancient one and is endlessly fascinating, and more importantly it is a vital part of English commercial law. The importance of insurance law lies in the following four considerations. The first is that academically it is both interesting and challenging; secondly it is of extraordinary practical commercial importance, because most commercial transactions involve insurance...

- ◆ **notion** (n.): I have only a vague **notion** of what she does for a living. (**a belief or idea; concept; thought**) /ˈnəʊ.ʃən/
 - ☀ The show's director rejects the **notion** that seeing violence **on** television has a harmful effect **on** children.
 - ☀ He has some **fanciful notion** about converting one room of his apartment **into** a gallery.
 - ☀ I don't think he has any **notion** of the seriousness of the situation. || Whatever gave you that **notion**?
 - ☀ **have/take a notion to do something** (**idiom**): I **had a notion to** write them a letter. (**to suddenly want to do something**)
- ◆ **subrogate** (v.): Maybe I can **subrogate** him to **come down to take up** the matter. (**to substitute (one person) for another**)
 - ☀ The creditor right of **subrogate** is one of the debt's preserve systems. || **take up: discuss || come down: land on ground**
 - ☀ If, due to the fault of the insured, the insurer cannot **subrogate** the insured to exercise the right to claim for indemnities, the insurer shall reduce the payment of insurance money **correspondingly**.
 - ☀ **correspondingly** (**adv.**): Life in the city is more expensive, but salaries are **correspondingly** higher. /ˌkɒr.ɪˈspɒn.dɪŋ.li/
 - ☀ Reasonably low inflation should result **in correspondingly** low interest rates. (**in a similar way**)
 - ☀ As you get older, it gets **correspondingly** harder to meet people.
 - ☀ The new exam is longer and **correspondingly** more difficult to pass.
- ◆ **subrogation** (n.): Insurers would waive all **subrogation** rights against the company and its staff. (**right of an insurance company to get back the money that it pays to someone with an insurance contract from the person who has caused the loss, injury, or damage**) /ˌsʌb.rəˈɡeɪ.ʃən/

- ◆ **harsh**: **adj. 1. harsh** criticism || The children had had a **harsh** upbringing. (**unpleasant, unkind, cruel, or more severe**) /hɑːʃ/
- ✿ We thought the punishment was rather **harsh** for such a minor offence. || "There is no alternative," she said in a **harsh** voice.
 - ✿ He said some **harsh** words (= spoke unkindly) about his brother. || The people rebelled against the **harsh** new government.
 - ✿ **adj. 2. harsh** chemicals/lighting/winter (**too strong, bright, loud, etc.**)
- ◆ **harshness** (**n. U.**): **harshness** of the punishment || The **harshness** of the Canadian winter took them by surprise.
- ✿ The **harshness** of the sentence appears out of proportion to the gravity of the offense.
 - ✿ Her photographs captured perfectly the **harshness** of the light and the dry, barren landscape of the hills.
 - ✿ Clouds of smoke still hung over the town and filtered some of the **harshness** from the light.
- ◆ **harshly** (**adv.**): I thought she had been treated too **harshly**. || I feel like crying when someone speaks to me **harshly**. /'hɑːʃ.li/
- ✿ Roosevelt was often criticized **harshly** in her time as first lady.
 - ✿ He has been **harshly** critical of the Pentagon's handling of the matter. /'pen.tə.ɡən/
 - ✿ The room was **harshly** lit. || He has **harshly** cropped grey hair and a no-nonsense manner.
- **peril** (**U. C.**): **1. U.** I never felt that my life was **in peril**. (**great danger; sth very dangerous**) /'per.əl/
- ✿ The journey through the mountains was **fraught with peril** (= full of dangers). || **2. C:** **cause of loss, injury, etc.**
 - ✿ **fraught with**: The negotiations have been **fraught with** difficulties/problems right from the start. (**full of unpleasant things**)
 - ✿ **2. C. INSURANCE:** The main **perils** covered are fire, lightning, explosion, and earthquake. || **explosion = burst** /ɪk'spləʊ.ʒən/
- ◆ **reinsurance** (**n.**): **Reinsurance**, often referred to as "insurance for insurance companies," is a **contract** between a reinsurer and an insurer. In this contract, the insurance company—the **cedent**—transfers risk to the **reinsurance** company, and the latter assumes all or part of one or more insurance policies issued by the **cedent**.
- ✿ It is an insurance bought by an insurance company to protect itself against large demands from its customers.
 - ✿ **cedent** (**n.**): A **cedent** is a party in an insurance contract who passes the financial obligation for certain potential losses to the insurer.
- ◆ **point out**: **1.** If you see her, please **point** her **out** to me. (**to make a person notice someone or something**)
- ✿ The tour guide **pointed out** the **inscription** that runs round the inside of the dome. /dɔːm/-/daʊm/
 - ✿ She **pointed out** a few problems with the house that I had not noticed. || He **pointed out** his boss in the crowd.
 - ✿ I had made one or two mistakes that she **pointed out** to me.
 - ✿ Huw **pointed out** one or two **architectural** details that I had not noticed.
 - ✿ He **pointed out** some interesting places to go on the map.
 - ✿ Angela **pointed out** some **spelling errors** in my paper.
 - ✿ **2.** He was planning to book a **rock-climbing** holiday, till I **pointed out** that Denis is afraid of heights. /'rɒk ,klaɪ.mɪŋ/
 - ✿ I feel I should **point out** how dangerous it is.
 - ✿ **point out that**: I would like to **point out that** the stock rose **as high as** \$16 in April. (**to tell someone about something**)
 - ✿ **dome** (**n.**): The **dome** of city hall could be seen in the distance. || **Iron Dome** (**a rounded roof on a building**)